

STIC Database Tracking Number: 355480

To: Ella Colbert
Location: KNX 4A21
Art Unit: 3694
Date: February 9, 2011
Case Serial Number: 09/991,894

From: Christian Miner
Location: EIC3600
KNX 2A80-B
Phone: (571) 272-3010
christian.miner@uspto.gov

Search Notes

Dear Examiner Colbert:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog and LexisNexis.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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I. Potential References of Interest

A. Dialog

26/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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06675848 33271426
The first powerhouse bank of the virtual world

Alsop, Stewart
Fortune v138n5 pp: 159-160
Sep 7, 1998
ISSN: 0015-8259 Journal Code: FOR

Abstract:

NextCard is a new **credit card**. Its creators, **Internet** Access Financial, run by Jeremy Lent, call it the "first true **Internet** Visa." Customers apply for the NextCard **online** and get approved (or turned down) **instantly**. NextCard also woos customers by offering interest rates as low as 2.9% on **balances transferred** from **other accounts**. NextCard has integrated its own computer systems with the national **credit card**-processing system so completely that it can approve credit and **transfer balances** in **real time**, without paper.

Company Names:

Internet Access Financial Corp...

Geographic Names:

Descriptors: ...Internet; Web sites

Classification Codes:

26/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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01423079 00-74066
High-tech telemarketing plus good old-fashioned service bring record-breaking sales to Hibernia National Bank

Beard, Steve
Telemarketing & Call Center Solutions v15n9 pp: 54, 56+
Mar 1997
ISSN: 0730-6156 Journal Code: TLM
Word Count: 1242

Text:

...six months of operation.

Telebanking is not new; Hibernia and many banks offer customers 24-hour access to their accounts and to bank services via **automated** inbound call centers. For example, bank customers can call in to get checking account **balances** or **transfer** money from one **account** to **another**. Some **banks** sell **credit card** services through outbound calling campaigns. However, telemarketing bank products,

such as checking **accounts**, loans, CDs and **other** investment opportunities to consumer and business accounts is new - and Hibernia is doing it. More than 30 trained telebankers on 78 phone lines are following ...

...customers and prospects responding to billboard, newspaper, radio and other media advertising. The call center receives more than 3,000 inbound calls weekly. The dialer **automatically** knows when to switch telebankers from outbound to inbound calls (according to the parameters Hibernia has built into the dialer). This is handled **automatically** by the dialer supervisors do not have to manually monitor and adjust inbound/outbound call availability. The supervisors also have the ability to do extensive...

...productivity. The system is always changing to meet inbound or outbound calling needs. It also provides blending capability -inbound and outbound needs can be served **simultaneously**. as volumes dictate, in the call center. This means more inbound calls answered and more **live** contacts reached during outbound campaigns.

Each agent's PC includes a faxing program, allowing any document (e.g., a list of C.D. interest rates, checking charges, loan terms) to be faxed **immediately** to an interested customer or prospect, as well as applications to processing centers. This means that telebankers do not have to leave their stations to...

26/3,K/4 (Item 3 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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01317453 99-66849
Making the most of information

Anonymous
US Banker v106n9 pp: 34
Sep 1996
ISSN: 0148-8848 Journal Code: USI
Word Count: 622

Abstract:

Credit card issuer Capital One Financial Corp., which was spun off from Signet Banking Corp. on February 28, 1995, with some \$7.7 billion in card receivables, **immediately** became a 4th Musketeer in the monoline business. Signet had pitched millions of consumers on saving money by **transferring other credit card balances** for a limited-term low rate, and that remains a key cog in Capital One's business plan. However Capital One's **other** products, like secured **cards**, will be playing a bigger role, with **balance transfer** to be pursued opportunistically.

Text:

Capital One, which was spun off from Signet Banking Corp. on Feb. 28, 1995, with some \$7.7 billion in card receivables, **immediately** became a fourth Musketeer in the monoline business. Signet had pitched millions of consumers on saving money by transferring other card balances for a limited...
...opportunistically." Capital One's new products-aimed at college students, joint accounts, affinity programs and people with below average credit ratings-are very

different from **balance transfers**, Fairbank argues. "They tend to act more like traditional **credit cards**—they have lower lines, less attrition, higher delinquencies in some cases, and moderately higher operating costs and higher returns."

26/3,K/11 (Item 1 from file: 810)
DIALOG(R)File 810: Business Wire
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0812534 BW0282

NEXTCARD : The New Competition in Online Credit Cards: NextCard Visa versus the Yahoo/First USA Visa

February 23, 1998

Byline: Business Editors

The New Competition in Online Credit Cards: NextCard Visa versus the Yahoo/First USA Visa

SAN FRANCISCO--(BUSINESS WIRE)--Feb. 23, 1998--

TRANSCRIPT OF AN INTERVIEW WITH JEREMY LENT, CEO OF NEXTCARD

What are the competitive dynamics of the new online **credit card** industry? This is an extraordinarily exciting time to be involved in the area of online **credit cards**. For the first time, some of the precepts on which our company was founded two years ago are beginning to be more widely understood that the Internet is a very powerful channel to market **credit cards** to consumers and that we can provide services over the **Internet** that are radically different and truly unique for the Internet consumer.

At this time, the two leaders in this arena are NextCard and First USA, with two very different approaches to the channel. NextCard VISA (sm) is 100% Internet focused, and this allows us to create a truly unique product, which made history when it launched in December 1997. This is an Internet-enhanced **credit card**, offered only through the Internet, targeted only to Internet users. Some of the pioneering features we offer our customers are:

- First ever online approval system. A customer can apply **online** and receive a response in **real time**, usually in less than a minute. We can do this through our internally developed Rapid Results (sm) system, with links to each of the three national credit bureaus.

- First ever **real time** customized design of your card: once a customer's approved, they can choose between different sets of terms, each of which has been uniquely selected for them based on their credit profile

- Money-saving **online balance transfers**. Our system allows customers to **transfer balances immediately** from other **credit card** accounts, allowing them to enjoy **immediate** savings with initial rates as low as 2.9%.

- 100% Internet purchase guarantee, offering consumers for the first time the ability to buy over the Internet without having to worry for a moment about security: this applies to any merchant site over the Internet without exception: not just to a selected list of sites that have partnered with a particular company.

- Full online customer service: virtually everything you would normally call an 800 number for, you can now do with us over the Internet: check out your statement, or your last 16 statements, check out all purchase activity since your last statement, sort your transactions online, or download your statement in categories to Quicken(R) or Microsoft Money(R).

This is just for starters. You'll be seeing exciting new product...

...through 1998. First USA, on the other hand, is taking a volume approach, trying to establish partnerships with some of the biggest sites on the Web, offering their standard products, with some slight modifications, to site visitors. They began this a couple of years ago with the AOL Visa card, which...

...on the plastic. The Yahoo!/First USA VISA product comes part of the way to matching our product, with a purchase guarantee, reward points and online customer service. However, it doesn't provide the online approval system, interactive **card** design and immediate savings from online **balance transfers**, that our applicants can enjoy.

How would a consumer compare your two products: the Yahoo/First USA card versus the NextCard VISA?

An Internet consumer will find that our card offers truly valuable Internet-related features. I'd like to suggest the NextCard challenge to everyone who's thinking about applying for the Yahoo card: Before you apply, come...

...look at what we offer you. I'm absolutely convinced that you'll take our card over theirs. The full set of features we offer: online approval, design your own card, **online balance transfers** offering immediate savings with rates as low 2.9%, guaranteed safe purchases anywhere on the Internet, and full online customer service, can't be matched. And we'll be offering further exciting Internet-related features to our customers through 1998.

The Yahoo!/First USA VISA has followed our lead in providing a purchase guarantee to Internet consumers, and has instituted a limited online rewards program. They appear to offer a similar level of online customer service, but we can't verify that because they provide no demonstration of these features. They do not however, allow the customer to interact online in designing their own card. how can you expect to compete with a major issuer like First USA, which can afford to spend tens of millions of dollars to lock up the major Internet sites?

Size doesn't equate with success in the **credit card** business. First of all, the **credit card** industry is both huge and very fragmented... ...you know, VISA is one of the most powerful brand names in the world: that means that a consumer can feel comfortable with your brand instantly, and then take a look at the extra features of your product, even if your company is unheard of. Ask most people which bank issues their VISA card and they won't know: but they will know the important features of their **credit card** instantly. The second reason is that the **credit card** business is all about target marketing rather than mass marketing. In the **credit card** business, it does...industry from the traditional banks through the expertise they gained in these direct marketing techniques.

A detailed understanding of the unique dynamics of the new Internet channel is a prerequisite for success here: and NextCard is exclusively focused on building the data about this channel to become the experts in it...

...believe was a fire-sale price. But a company like First USA understands target marketing well, so why shouldn't they be successful in the Internet channel?

They may well be successful: but there's plenty of room in this industry for success by more than one company, because of the dynamics of target marketing. However, we will both need to learn about the true nature of the Internet channel, and that's where we have a distinct advantage because of our exclusive focus on the Internet. As I said in a recent article in American Banker, "Our competitive advantage will be based on the fact that we have a 100% Internet focus." First USA, on the other hand, has millions of non-Internet customers to worry about. Won't they try to lock up all the key distribution sites, like Yahoo? That certainly appears to be their strategy...

...may be making a strategic error that could ultimately give a big advantage to their competitors. We can offer a Yahoo competitor a far more Internet-focused product, which will appeal to their visitors more than First USA's product. A company that partners with us will become known as the cool place to go for an Internet **credit card**, which can ultimately give them an advantage over a company like Yahoo that's locked in to First USA. We believe that Yahoo...

...USA can offer cash and a big customer base for cross marketing. We can offer a better mousetrap: a card whose features are optimized for Internet customers, creating a far more powerful loyalty nexus with NextCard, our partners and their customers.

Internet

Access Financial Corporation is a privately held company based in San Francisco, California. The company is the creator of NextCard (sm), the First True Internet VISA(R), offered through a strategic relationship with Heritage Bank of Commerce of San Jose, California.

NextCard is a division of Internet Access Financial Corporation. NextCard can be contacted through its Web site at www.nextcard.com, by calling 415/836-9772 or via e-mail at feedback@nextcard.com. For more information, reference BusinessWire story BW14, which ran on 2/6/98, "IAFC Launches NextCard(sm) - The First True Internet

VISA" and American Banker, Friday, February 20, 1998, "For This New Visa, Only Web Surfers Need Apply".

CONTACT: NextCard

Richard Goebel, 415/836-9772

or

Connors Communications

Pamela Coddington, 415/217-7500

KEYWORD: CALIFORNIA

INDUSTRY KEYWORD: COMPUTERS/ELECTRONICS COMED

INTERACTIVE/MULTIMEDIA/INTERNET BANKING

Today's News On The Net - Business Wire's full file on the Internet

with Hyperlinks to your home page.

URL: <http://www.businesswire.com>

>

26/3,K/15 (Item 4 from file: 813)

DIALOG(R)File 813: PR Newswire

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0458248

PG005

LOWER INTEREST RATE STRUCTURE TO BE FEATURE OF CREDIT CARDS ISSUED BY PNC NATIONAL BANK

Date: March 24, 1992 **11:28 EST** **Word Count:** 503

Correction:

...base rate

then in effect. Cards are issued by PNC National Bank.

"A large number of cardholders who are paying finance charges will see an **immediate** benefit from this new pricing," said Randolph. "And the opportunity for

increased savings is there for those who are also carrying **balances** elsewhere by simply **transferring** those **balances** to their PNC account or by using their PNC **credit card** rather than **other cards** with higher interest rate structures."

Randolph said PNC is moving to tiered pricing "to reward our best credit card customers and to be even more...

26/3,K/16 (Item 5 from file: 813)
DIALOG(R)File 813: PR Newswire
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0434662 AT002
WACHOVIA CREDIT CARD INTEREST RATE FALLS TO ONE-HALF U.S. AVERAGE

Date: January 15, 1992 08:26 EST **Word Count:** 396

Correction:

...said consumers currently using a high-rate credit card are paying double the amount of interest they now would pay with Prime Plus.

Consumers can **transfer balances** from **other credit card** and revolving **credit accounts** by using one of three free transfer checks issued with each new Wachovia account. The checks let consumers **immediately** begin to benefit from lower interest rates, Craft said. "Most of our new customers are using the transfer checks to pay off **other credit card accounts**," he said.

New Wachovia credit card holders may choose Prime Plus or one of two other credit card rate/fee options: 14.98 percent with...

26/3,K/25 (Item 2 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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02893758 **Supplier Number:** 45880071 (USE FORMAT 7 FOR FULLTEXT)

Loan Machine Hailed as CRA Tool

The Mortgage Marketplace , v 5 , n 40 , p N/A
Oct 23 , 1995

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 309

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

A new **automated** loan machine that resembles an ATM and approves loans in six minutes could be a key alternative delivery system in helping banks meet their CRA...

...have been less accessible to low- and moderate-income customers, said Bruce G. Hodge, corporate CRA coordinator of First Union Corp., Charlotte, N.C.

The **automated** loan machines, by using a credit scoring model and identifying a customer by a swipe of a **credit card** or **other ID**, **automatically** approves or denies

a loan without human input. If the application is a borderline case, it gives the customer a "soft decline" and refers the application to a loan officer to consider compensating factors. Besides processing loans, the machines can open checking and savings accounts, and approve **credit cards** and **balance transfers** of **credit cards**. Affinity has had the product on the market since last November and has signed up 15 customers and distributed 60 machines. By this time next...

26/3,K/37 (Item 8 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
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07598820 **Supplier Number:** 15825209 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TRW acknowledges that banks' rivals are using its data for 'balance piracy.' (TRW Information Systems and Services)

Fickenscher, Lisa
American Banker , v159 , n203 , p16(1)
Oct 20 , 1994
ISSN: 0002-7561

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 1150 **Line Count:** 00091

...use a credit report for prescreening. A credit grantor may request a credit report only if the consumer has applied for credit. Sending out a **balance transfer** offer to a consumer who has applied for a **credit card** is a fairly new practice, said Norm Magnesun, director of public affairs of Associated Credit Bureaus Inc. A bank is permitted to request a credit report under such circumstances, and banks that have the technology can send out an **immediate transfer** offer to consumers with outstanding **balances** on **other credit cards**. "This practice does not violate FCRA, because the bank has a permissible reason for pulling the credit report," said Mr. Magnesun. The "creative" activities referred...

B. LexisNexis

No significant results.

II. Text Search Results from Dialog

A. Full-Text Databases

File 20:Dialog Global Reporter 1997-2011/Feb 09
(c) 2011 Dialog
File 15:ABI/Inform(R) 1971-2011/Feb 08
(c) 2011 ProQuest Info&Learning
File 610:Business Wire 1999-2011/Feb 09
(c) 2011 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 613:PR Newswire 1999-2011/Feb 09
(c) 2011 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2011/Feb 05
(c) 2011 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2011/Feb 09
(c) 2011 McGraw-Hill Co. Inc
File 9:Business & Industry(R) Jul/1994-2011/Feb 08
(c) 2011 Gale/Cengage
File 275:Gale Group Computer DB(TM) 1983-2011/Dec 21
(c) 2011 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2011/Dec 10
(c) 2011 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2011/Feb 09
(c) 2011 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2011/Feb 08
(c) 2011 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2011/Feb 09
(c) 2011 Gale/Cengage
File 348:EUROPEAN PATENTS 1978-201105
(c) 2011 European Patent Office
File 349:PCT FULLTEXT 1979-2011/UB=20110203|UT=20110203
(c) 2011 WIPO/Thomson
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 268:Banking Info Source 1981-2011/Jan W5
(c) 2011 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 485:Accounting & Tax DB 1971-2011/Jan W5
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Set	Items	Description
S1	1713522	CREDIT (2W) (CARD? ? OR ACCOUNT? ?)
S2	324018	S1 NOT PY>1998
S3	15608	TRANSFER? (5N) (BALANCE? ? OR AMOUNT OR DEBT? ? OR OUTSTANDING OR OWE OR OWED OR UNPAID OR FUNDS OR REVOLVING)

S4 44599 (ANOTHER OR OTHER OR DIFFERENT OR SECOND) (3N) (CREDIT OR CARD? ? OR ACCOUNT? ?)

S5 2430 (TRANFER? OR ELIGIBL? OR QUALIFICATION? ? OR PREDETERMINED) (5N) (GUIDELINE? ? OR THRESHOLD? ? OR CRITERION OR CRITERIA OR REQUIREMENTS OR RULE OR RULES OR REGULATIONS OR RESTRICTIONS OR PARAMETERS OR REQUIREMENT OR REQUIREMENTS OR PREREQUISITE OR PREREQUISITES OR CONDITION OR CONDITIONS OR PRECONDITION OR PRECONDITIONS OR QUALIFICATION OR QUALIFICATIONS)

S6 103435 (ANOTHER OR OTHER OR DIFFERENT OR SECOND OR PLURALITY OR MULTIPLE OR ALL OR EVERY OR (ONE OR TWO)()MORE) (3N) (BANK? ? OR BANC? ? OR INSTITUTION? ? OR COMPANY OR COMPANIES OR CREDIT()CARD? ? OR ISSUER? ? OR ORGANI?ATION? ? OR ASSOCIATION? ? OR CREDIT()UNION? ? OR PARTY OR PARTIES OR PROVIDER OR PROVIDERS OR BALANCE? ?)

S7 152178 (REAL()TIME OR REALTIME OR (NO OR "NOT" OR WITHOUT OR WITH()OUT)() (DELAY OR WAIT??? OR LAG OR TIMELAG) OR INSTANT? OR DYNAMIC OR LIVE OR ON(2W) (REQUEST OR DEMAND OR FLY) OR AUTOMAT? OR IMMEDIAT? OR INTERACTIV? OR SIMULTANEOUS? OR CONCURRENT? OR SPONTANEOUS?? OR ZERO()TIME OR INTERNET OR WEB OR ONLINE OR WEBSITE? ? OR WEBPAGE? ?)

S8 874 S3 (5N) S4

S9 0 S8 (S) S5

S10 4 S8 AND S5

S11 1 S10 FROM 348,349

S12 5408 S2 (S) S3

S13 765 S12 (S) S4

S14 0 S13 (S) S5

S15 10 S13 AND S5

S16 7 S15 FROM 348,349

S17 6 S16 NOT S11

S18 590 S13 (S) S6

S19 124 S18 (S) S7

S20 9 S19 FROM 348,349

S21 6 S20NOT (S11 OR S17)

S22 133 S10 OR S15 OR S19

S23 3034 S2 (10N) S3

S24 69 S22 AND S23

S25 48 RD (unique items)

S26 48 S25 AND S7

17/3K/1 (Item 1 from file: 349)
 DIALOG(R)File 349: PCT FULLTEXT
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00363084

METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS
 PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET AUTRES
 TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT

Patent Applicant/Patent Assignee:

- CEDEL BANK

- SAMPSON Gerald Paul
- TYSON-QUAH Kathleen
- STRAUSS Melvin
- HADDOCK Jorge
- SIME Thomas Shepherd

Inventor(s):

- SAMPSON Gerald Paul
- TYSON-QUAH Kathleen
- STRAUSS Melvin
- HADDOCK Jorge
- SIME Thomas Shepherd

	Country	Number	Kind	Date
Patent	WO	9703409	A1	19970130
Application	WO	96GB1687		19960715
Priorities	US	95501901		19950713
	US	96678793		19960711

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AL, AM, AT, AU, AZ, BB, BG, BR, BY, CA,
 CH, CN, CZ, DE, DK, EE, ES, FI, GB, GE,
 HU, IL, IS, JP, KE, KG, KP, KR, KZ, LK,
 LR, LS, LT, LU, LV, MD, MG, MK, MN, MW,
 MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG,
 SI, SK, TJ, TM, TR, TT, UA, UG, US, US,
 UZ, VN, KE, LS, MW, SD, SZ, UG, AM, AZ,
 BY, KG, KZ, MD, RU, TJ, TM, AT, BE, CH,
 DE, DK, ES, FI, FR, GB, GR, IE, IT, LU,
 MC, NL, PT, SE, BF, BJ, CF, CG, CI, CM,
 GA, GN, ML, MR, NE, SN, TD, TG

Claims:

...GCSS. In Fig. 5B, the substructure of the information structure entitled AGREEMENT ELIGIBLE COLLATERAL is represented. As shown, the information structure AGREEMENT 36 SUBSTITUTE SHEET (RULE 26) ELIGIBLE COLLATERAL, commonly referred to as the "Eligibility Table", comprises a plurality of distinct information fields, each of which is specified by its information field title...counterparties thereto have no more outstanding deals. do not want to use the GCSS any longer, or simply wish to restructure their exposure obligations into **another credit** support agreement within the GCSS. Within the GCSS, customers are explicitly required to have permission to create, modify or terminate credit support agreements. As such... ..agreements" set to True in order to be able to modify agreements. Similar conditions must exist in the GCSS Database for customers to operate in **other** ways on a **credit** support agreement. I 0 The Process AI OO comprises a collection of subprocesses, which together allows the creation of new agreements in the GCSS system... within the account, and allows the user to select which agreement is to be used as base. Optionally, the subprocess allows tile user to pick **another account** within the same customer/account parent structure. This is similar to a file open dialogue box where the user can select a different disk from...the currency type is valid within the GCSS: their own internal agreement number; Independent Amount and the currency thereof, Threshold and the currency thereof, Minimum **Transfer Amount** and the currency thereof, Roundup value and the currency thereof, Roundup Amount and the currency thereof, and Basic Amount and the currency thereof-, Roundup type...will also completely delete the whole agreement (if it has not been used). If the credit support agreement is not the first version of a **credit** support agreement, then **other** versions of the agreement remain. Subprocess A250 entitled IMPLEMENT VERSION AGREEMENT is an internal function of an agreement management

server-based process which activates a...account of the pledgor for the amount of the asset pledged. although this could result in the pledgor having a negative balance of original assets. **credit tile account** of the pledgee for the amount of the asset pledged; and destroy the pledges of the assets. Notably, the credit support assets transferred by the...is provided by way of User Selection. The format of this data file will have a Header record with the following fields: Name of file, **Credit Exposures-**, **Account** number, Data file generated; and Number of records including header. Then one record per credit exposure containing: credit support agreement number; counterparty name; value date...support agreement follows industry standard rules and takes into account the following conventional figures: Basis, 1 5 Threshold (both "new" and "old" methods accepted); Independent **Amount**, Minimum **Transfer Amount**-, and Rounding parameters for Deliver), and Return Amounts; and other fixed amounts. As will be described below, each of these figures are used by the... ..independently of the Basis, to be constantly held in its GCSS account as the result of a transfer from the transferring counterparty (i.e., the **Transferor** Counterparty). The Basic **Amount** cannot be netted with either the Delivery or Return Amounts, or any other computation, except rounding when top-ups or releases are required. Any counterparty...figures in the case of a decrease in the Exposure relative to the previous Basis. This ensures that in case of a dispute, the smallest **amount** both counterparties agree to is **transferred** (i.e., provided as credit support assets). ... SUBSTITUTE SHEET (RULE 26)In the event that the counterparties agree to apply an exposure amount greater than the amount otherwise computed using the Undisputed **Amount** Rule above, then the **Transferor** may manually override the computed Undisputed Amount displayed on its GCSS Workstation screen by simply entering in the required number which, in turn, will cause...using the above set of Basis Determination Rules, subprocess C230 proceeds to automatically compute the credit support amount required to cover the determined Basis and **other** terms of the **credit** support agreement. The details of this procedure will be described below. For GCSS calculations, the Basis (expressed as a positive number) represents the credit - 92 SUBSTITUTE SHEET (RULE 26)pCT/GB96/01687 exposure of the secured counterparty (i.e., Secured Party) on the asset providing counterparty (i.e., **Transferor**). The Credit Support **Amount**, on the other hand, is the total value of Credit Support Assets, adjusted for haircuts, that the Transferor must transfer to the Secured Party to...Basis, by: first subtracting from the Basis, the Threshold applicable to the Transferor with respect to that bilateral credit support agreement; then adding the Independent **Amount** applicable to the **Transferor**, and then subtracting the Independent **Amount** I 0 applicable to the Secured Party; the Credit Support Amount is the resulting amount provided that this figure is greater than zero; if it... ..to Method B, subprocess C230 computes the Credit Support Amount required to cover the determined Basis, by: first adding together the Basis and the Independent **Amount** applicable to the **Transferor**; then subtracting the Independent **Amount** applicable to the Secured 1 5 Party, the Credit Support Amount is the resulting amount provided that this figure is larger than or equal to... ..where the absolute value of the previous Basis is returned and the absolute amount of the new Basis is delivered. Also, while Credit Support Assets **transferred** to cover the Basic **Amount** and Credit Support Assets **transferred** to cover a determined Basis are both maintained in the same GCSS account(s), they are, however, always reported as separate line items, according to... ..Delivery and Return AmountsAfter computing the credit support amount, Subprocess C230 proceeds to compute the Delivery and/or Return Amounts as follows. The Delivery **Amount** for a **Transferor** on any given day is computed as the difference between the Credit Support Amount and the value of Credit Support Assets (valuated on that given day), provided that the resulting figure exceeds the Minimum **Transfer Amount**. However, if the resulting **amount** does not exceed the Minimum **Transfer Amount**, then the Deliver), **Amount** is nil. The Return Amount for a Secured Party on any given day is computed as the difference between the value of Credit Support Assets and I 0 the Credit Support Amount (valuated on that given day), provided that the resulting figure exceeds the Minimum **Transfer Amount**. However. if the resulting **amount** does not exceed the Minimum **Transfer Amount** then the Return **Amount** is nil. For any given Valuation Date (V), the Delivery and Return Amounts are computed using the latest GCSS re-pricing of assets at the...1,2), Holiday convention, and "Oneway" or "two-way" credit support provision. GCSS will track credit support timing and report on the satisfaction of cover **requirements** by the counterparty. **Eligible** securities may be selected from any of the cash instruments or securities 1 5 accepted by the GCSS Operator. As indicated by its corresponding information...

17/3K/3 (Item 3 from file: 349)
 DIALOG(R)File 349: PCT FULLTEXT
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00308384

INTERACTIVE PRODUCT SELECTION AND PURCHASING SYSTEM
SYSTEME INTERACTIF DE SELECTION ET D'ACHAT DE PRODUITS

Patent Applicant/Patent Assignee:

- **ROBERT WAXMAN INC**

Inventor(s):

- **LEHER Ross A**
- **BRISCOE Timothy P**
- **DWYER James F**

	Country	Number	Kind	Date
Patent	WO	9526536	A1	19951005
Application	WO	95US3352		19950324
Priorities	US	94909		19940328

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AM, AT, AU, BB, BG, BR, BY, CA, CH, CN,
CZ, DE, DK, EE, ES, FI, GB, GE, HU, JP,
KE, KG, KP, KR, KZ, LK, LR, LT, LU, LV,
MD, MG, MN, MW, MX, NL, NO, NZ, PL, PT,
RO, RU, SD, SE, SG, SI, SK, TJ, TT, UA,
UZ, VN, KE, MW, SD, SZ, UG, AT, BE, CH,
DE, DK, ES, FR, GB, GR, IE, IT, LU, MC,
NL, PT, SE, BF, BJ, CF, CG, CI, CM, GA,
GN, ML, MR, NE, SN, TD, TG

Detailed Description:

...is used herein as a general means of referring to an entity outside the system which may authorize payment for a requested order or **transfer funds** for payment of an order, such entities are not limited to conventional **credit card** companies. **Other credit** providers 34 could include debit card service providers as well as financial institutions permitting the direct electronic **transfer of funds** from a consumer's account to a vendor's account.

The portion of the interface 30 used in connection with ordering and inventory information may... in emphasis. While the search order could be modified manually, the priority order could also be automatically modified to reflect system use that exceeded **predetermined threshold** levels. Using the simple example given above, the priority order could be automatically changed if, for example, "Stereo" was rated more important than "Remote" by...

26/3,K/5 (Item 4 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01309233 99-58629

Cash management

Anonymous

Euromoney The 1996 Guide to Thailand Supplement pp: 10-11

Sep 1996

ISSN: 0014-2433 Journal Code: ERM

Word Count: 1235

Abstract:

...fast, effective, and adaptable. Previously, both payment and collection practices within Thailand have been mainly based on cash and non-cash such as checks and **other** payment orders, **credit cards** and electronic **funds transfer**. Increasingly, **automated** instruments are replacing paper-based techniques, supported by the implementation of the **automated** clearing system. Corporations seeking to optimize their domestic cash management strategies integrating these strategies within a wider strategy must look for a bank that can...

Text:

...benefits. Because of this, to be successful in this environment, organizations need to constantly review their approach to cash management to ensure that the most **automated** and efficient methods are being utilized and that it is linked to their overall global strategy.

BACKGROUND

The Bank of Thailand realized the importance of...

...system which is convenient, fast, effective, and adaptable. Rationales underlying the development of several subsystems are summarized below.

The amalgamation of the commercial banks' existing **automatic** teller machine (ATM) networks into a single nationwide ATM network was successfully achieved at the end of 1993. This enables ATM cardholders to deposit and withdraw funds from any ATM across the country.

An electronic funds transfer system for financial institutions was introduced in May 1995. The Bank of Thailand **automated** high-value transfers network (BAHTNET) handles large value interbank transactions for the settlement of end-of-day clearing balances on a multilateral basis. Introduction of...

...COLLECTION

Previously, both payment and collection practices within Thailand have been mainly based on cash and non-cash such as cheques and other payment orders, **credit cards** and electronic **funds transfer**.

Cash, however, remains the most important, as can be seen by its continued dominance of the money supply accounting for as much as 70%. Of...

...days depending on where the transaction is originated. The clearing cycle in Bangkok is 1 day while elsewhere it is between 5-15 days.

Increasingly, **automated** instruments are replacing paper-based techniques, supported by the implementation of the **automated** clearing system. The preferred method of collection and disbursement is moving towards a direct transfer from or into a bank account. Organizations can reduce clearing...

26/3,K/6 (Item 5 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00798078 94-47470

King card

Hanke, Ed
Credit Union Management v16n12 pp: 42-44
Dec 1993
ISSN: 0273-9267 Journal Code: CUM
Word Count: 1644

Text:

...would allow us to have more control over our card program and offer our members some benefits that we couldn't currently offer, such as **automatic** payment transfer and audio-response.

"And bringing the program in house allows us to consider enhancement packages," Jensen says. "Prior to those contracts being signed...but never cash them in, we don't get billed. We only get billed as members actually take hold of merchandise and travel certificates."

Members **automatically** receive one "bonus point" for every dollar spent--excluding cash advances--on their Visa Gold cards. Then, after accumulating a certain number of points, members...

...Gold--and the ScoreCard program--with a direct-mail pre-approval application to select members and an article in its quarterly newsletter, Timberlines. Members who **transfer** \$1,000 or more in **balances** from **other credit cards** to a CHACOCU Visa Gold **automatically** receive ScoreCard points.

"For example, if you transfer \$1,500 of other balances, you get 500 ScoreCard points," Lingo says.

Response to this offer--and...

26/3,K/7 (Item 6 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00702520 93-51741

Community development banks: An idea in search of substance

Minsky, Hyman P
Challenge v36n2 pp: 33-41
Mar/Apr 1993
ISSN: 0577-5132 Journal Code: CHL
Word Count: 6302

Text:

...be able to make credit or debit cards available to its clients through its affiliated commercial bank. Payments on credit cards outstanding may well be **automatically** debited from the passbook savings account and

forwarded electronically to the card processor.

* A commercial bank would also do construction financing. It would conduct ordinary...harm associated with it.

Banking institutions provide the service of exchanging one form of money into another. For households who have access to banks and **credit cards**, income is received by check or electronic transfer, debit **balances** on **credit cards** and **other** routine payments are cleared by checks, and currency is exchanged for check money at an **automatic** teller machine.

Currency exchanges or check-cashing services also perform banking services. These money-changers are, in effect, operating as banks, charging fees for services...

26/3,K/8 (Item 7 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00613180 92-28283
One Small Swipe for Customers, One Large Improvement for Mobil

Diamond, Sam
Communications News v29n5 pp: 32
May 1992
ISSN: 0010-3632 **Journal Code:** CNE
Word Count: 818

Abstract:

...transactions faster, Mobil Oil Credit Corp. (Lenexa, Kansas) is deploying a nationwide network of customer-activated terminals (CAT). To use the terminals, customers insert their **credit card** in a slot on the gas pump to initiate the authorization process. After authorization is completed, the gas pump is unlocked **automatically**. When the customer hangs up the nozzle, the transaction is ended and a receipt is printed at the pump. The system tracks the value of each transaction in **real time**, reduces paperwork for dealers and the processing center, and minimizes chances for human accounting errors. The network accepts virtually **all** major **credit cards**, as well as Mobil's own private label card, and provides access to 18 different shared electronic **funds transfer** networks, thereby supporting an estimated 90 **different bank** debit **cards**. At **all** CAT-equipped stations, data is transmitted via leased lines using the Tinet protocol to centralized host processors.

Text:

...performed on a centralized host computer in Lenexa. After authorization is completed, a process that only takes a few seconds, the gas pump is unlocked **automatically**. If the card is not authorized, no gas can be pumped.

When the customer hangs up the nozzle, the transaction is ended, the sale completed, and a receipt printed at the pump. All credit card billing data is **simultaneously** relayed to the centralized host, a NonStop Cyclone system from Tandem Computers, Cupertino, Calif.

"CATs are catching on because they make sense," Travis says. "They...
...they pay for gas."

Another benefit of CATs is improved operating efficiencies. "The system," Travis explains, "tracks the value of each credit card transaction in **real time**, reduces paperwork for dealers and the processing center and minimizes chances for human accounting errors.

Mobil started market testing CATs as an enhancement to their...

...The network accepts virtually all major credit cards as well as Mobil's own private label card and provides access to 18 different shared electronic **funds transfer** networks, thereby supporting an estimated 90 different bank debit cards.

"**Credit card** purchases represent an important portion of all sales at Mobil gas stations," Travis says, "with the vast majority of these sales being completed via our electronic POS network.

"The remaining credit sales are completed with manual imprint terminals. These manual terminals also serve as backups to the **automated** system in the event of a temporary outage."

At all CAT-equipped stations, data is transmitted, via leased lines using the Tinet protocol, to the...

...lines we can reduce that to less than five seconds."

Because POS and CAT applications are so business-critical, Mobil depends on the fault tolerant **online** transaction processing (OLTP) environment offered with Tandem computers.

The linear expandability of Mobil's OLTP system also enabled them to easily increase capacity to accommodate...

...be expanded to allow dealers to upload information to the central host. If implemented, this system could be used for a number of applications. By **automatically** uploading inventory data, for example, the ordering process could be streamlined. From movie theaters and amusement parks to supermarkets and gas stations, customer initiated credit...

Descriptors:

...**Online** transaction processing

Classification Codes:

26/3,K/9 (Item 8 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00490897 90-16654
Purchasing with Plastic: Who Benefits?

Leadill, Stuart
Accountancy v105n1159 pp: 128-130
Mar 1990
ISSN: 0001-4664 Journal Code: ACE

Abstract:

The UK bank **credit card** market has seen 2 years of unprecedented change, culminating in a report by the Monopolies and Mergers Commission (MMC). In the **credit card** area, banks reap profits in 2 ways: 1. in interest charged to customers on outstanding balances, and 2. in a charge to retailers of a percentage of sales that are paid for by **credit card**. Some recent changes have taken place. For example, electronic **funds transfer** at the point of sale has been used to **automate** and speed up data capture and the authorization of transactions above the floor limit. **Another** change is that **banks** are now likely to be involved with both Visa and MasterCard. These cards are now issued with the image of the bank rather than that...

...the rules to make it easier for banks to acquire transactions from retailers, and 2. that retailers should be free to charge the customers a **different** price if a **credit card** is used for payment. There was no recommendation of an annual charge to cardholders by banks.

26/3,K/10 (Item 9 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00080520 78-14851
A Cashless and Checkless Society: Reality or Fantasy?

Schwartz, Lee
Journal of Contemporary Business v7n2 pp: 51-63
Spring 1978
ISSN: 0042-0298 Journal Code: JCB

Abstract:

An electronic banking system will have several **automated** subsystems. **Automated** clearing houses will sort payments from one **bank account** to **another bank account** in a paperless payment system. Point-of-sale terminals are located in retail stores to provide check verification, bank **credit card** authorization, bank credit and transaction data capture, and **funds transfer** services. **Automated** cash tellers are machines that provide some of the functions of a human teller but on a 24-hour basis. Wire **transfers** are a current mode of **funds transfer** and simply involve a wire or telegram between banks. Consumer acceptance

and not technology is the key to a successful electronic banking system.
For electronic...

Descriptors: ...Bank automation; Automated Clearing Houses... ...Automated teller machines
Classification Codes:

26/3,K/12 (Item 1 from file: 813)
DIALOG(R)File 813: PR Newswire
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1349832 a1769
Royal Bank Financial Group Acquires Security First Network Bank

Date: October 1, 1998 12:42 EDT **Word Count:** 624

Correction:

...RBFG) today announced that after having received all approvals and consents, it acquired the banking business of Security First Network Bank, the World's First **Internet** bank. The transaction was completed on September 30, 1998 and this new subsidiary of RBFG will continue to operate under the name Security First Network...

...Kong. Eric Hartz joined Security First Network Bank in 1995, from McKinsey & Company, and has been a key member of the management team since the **Internet** bank began operations on October 1995.

Security First Network Bank was the world's first federal savings bank operating over the **Internet**. It provides customers across the United States with chequing, savings and **other** transaction **accounts**, certificates of deposit, electronic bill payment, **funds transfer**, integrated **credit card** with bill presentment, stock portfolio tracking over the **Internet**, by telephone and through customer care representatives available 24 hours a day 365 days a year. Security First Network **Bank** serves customers in **all** 50 US states and practically every continent worldwide. Recently Gomez Advisors named Security First Network Bank as the No. 2 in US **Internet** institutions out of 97 banks.

"I'm looking forward to working with Security First Network Bank's top-notch staff and helping to grow this...

...culture, current and future customers can continue to expect the same high service levels combined with rapid growth in new products and services."

"We see **immediate** opportunities to serve Royal Bank's North American-based customers and our Global Private Banking clients," said Jim Rager. "There are more than 2 million...

...Florida each winter and thousands of small and medium-sized Canadian enterprises operating in the United States that need financial services. In addition to its **Internet** capabilities, Security First Network Bank provides customers with ABM/ATM access, telephone banking, and debit/credit card platforms. This is a perfect fit for us...

26/3,K/13 (Item 2 from file: 813)
DIALOG(R)File 813: PR Newswire
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1202757 SFF007

Financial Institutions and Merchants Leveraging New Capabilities in Netscape Communicator for Internet Security

Date: December 19, 1997 **09:00 EST** **Word Count:** 930

Financial Institutions and Merchants Leveraging New Capabilities in Netscape Communicator for Internet Security

Correction:

...Corporation (Nasdaq: NSCP) today announced that major financial institutions and merchants are leveraging new security features in Netscape(R) Communicator client software to deliver enhanced **Internet** security for their products and services. Netscape Communicator's new form signing capability allows users to digitally "sign" electronic forms, providing enhanced security of **Internet** applications through persistent proof that a user has authorized a transaction. Supportive of this technology is Integrion Financial Network, a company created through an equal...

...feature can be leveraged with digital certificates offered by BelSign, CertiSign, GTE Cybertrust, IPS Seguridad, Thawte and VeriSign; and will be used in the National **Automated** Clearing House Association's (NACHA) **Internet** Council Certification Authority Interoperability Pilot in 1998.

While the secure sockets layer (SSL) protocol is already an important security technology for electronic commerce, and the S/MIME protocol is becoming an important part of email security, **Internet** technology has not, until now, enabled individuals to digitally sign transactions. The new form signing feature of Netscape Communicator gives Netscape Communicator the same proof and protection offered by traditional pen-and-ink signatures -- proof that an **online** transaction was authorized by the signer. It provides financial institutions and merchants with a strong persistent proof that transactions have been authorized after an on...

...businesses together on protected Extranets," said Taher Elgamal, chief scientist at Netscape. "The form signing capabilities in Netscape Communicator adds important security technology that makes **Internet** commerce possible and safe -- the ability to prove a transaction was authorized after an **online** session is completed."

Signing a transaction is an **automatic** procedure that requires very little effort by the end user. After a transaction is completed, a dialog box appears on the user's Netscape Communicator...

...box, the user clicks "OK" to complete the transaction. The digital signature is then created, and the transaction, complete with signature, is returned to the **Web** server that is hosting the transaction.

Netscape's server-based Signature Verification Utility in Netscape SuiteSpot server software then processes the digital signature, providing persistent proof that the transaction is valid and authorized by the user. The combination of Netscape Communicator and SuiteSpot enables a user to digitally sign **Internet**-based account application forms, **funds transfers, credit card transfers** and **other** electronic "documents" that would normally be signed with a pen.

"Technology such as Form Signing is important in bringing a higher level of trust to **Web**-based financial transactions and in increasing the acceptance of **Web**-based electronic commerce," said David Fortney, director of product development of Integrion, a provider of **interactive** banking and electronic commerce solutions to financial institutions.

"NACHA believes that the ability to sign **Web** data will play an important role in the growth of **Web**-based **online** financial transactions," said Scott Lang, senior director network products of the National **Automated** Clearing House Association.

"Netscape Communicator's unique ability to leverage VeriSign Digital IDs(SM) to digitally sign **Web**-based forms gives a user added protection when conducting transactions on the **Web**," said Richard Yanowitch, vice president of marketing for VeriSign, Netscape's premier Certificate Authority. "This form-signing feature provides a higher level of trust to VeriSign customers wanting to perform electronic commerce."

With form signing support, Netscape Communicator enables customers to conduct signed transactions over the **Internet** and safely access applications built on the Netscape ONE platform. Netscape ONE enables enterprise customers to build powerful Extranets that support around-the-clock, worldwide...
...reducing costs and time to market. Netscape ONE refers to Netscape's platform for building, deploying and managing the next generation of Extranet, Intranet, and **Internet** applications. Netscape ONE is comprised of services provided by Netscape and its partners as the building blocks for developing these applications.

Netscape Communications Corporation is a leading provider of open software for linking people and information over enterprise networks and the **Internet**. The company offers a full line of clients, servers, development tools and commercial applications to create a complete platform for next-generation, **live online** applications. Traded on Nasdaq under the symbol "NSCP," Netscape Communications Corporation is based in Mountain View, California.

NOTE: Netscape, Netscape Navigator, Netscape ONE and the...

...the growing community of developers building on the Netscape ONE platform. For more information about the Netscape DevEdge program, developers can go to Netscape DevEdge **online** at <http://developer.netscape.com/program/index.html>.

Additional information on Netscape Communications Corporation is available on the **Internet** at <http://home.netscape.com>, by sending email to moreinfo@netscape.com. Corporate customers can call 415-937-2555 while consumers can call 415-937...

CONTACT: Chris Hoover of Netscape Communications Corporation,
650-937-2156, or choover netscape.com

Web site: <http://home.netscape.com> and
<http://developer.netscape.com/program/index.html>

(NSCP)

26/3,K/14 (Item 3 from file: 813)
DIALOG(R)File 813: PR Newswire
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0700986 NY010
AT&T UNIVERSAL CARD UNVEILS REWARDS PROGRAM

Date: May 2, 1994 09:02 EDT **Word Count:** 483

Correction:

...extra bonus points
by charging AT&T Long Distance calls to the AT&T Universal Card.

"Cardmembers who enroll in the Something Extra program and **transfer balances** from **other credit cards** get an added reward, **immediately** earning points for past purchases, and keep on earning points until they've paid off their purchases," Hunt said. "Reward points will build up fast..."

26/3,K/17 (Item 1 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
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01611612 Supplier Number: 24347272 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Card Briefs: Net-Based Next Card Offering Incentives
(NextCard Visa, the first credit card designed specifically for the Internet, unveiled a rewards program under which flight mileage can be redeemed with seven domestic and international airlines)

American Banker , v 163 , n 150 , p 9
August 07, 1998
Document Type: Newspaper **ISSN:** 0002-7561 (United States)
Language: English **Record Type:** Fulltext
Word Count: 193 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(NextCard Visa, the first credit card designed specifically for the **Internet**, unveiled a rewards program under which flight mileage can be redeemed with seven domestic and international airlines)

TEXT:

SAN FRANCISCO NextCard Visa, which bills itself as the first credit card designed specifically for the **Internet**, has introduced a rewards program.
Customers may apply for no-fee platinum cards that award up to two airline miles for every dollar spent.

The...

NextCard Visa was launched in 1997 by **Internet** Access Financial Corp., and the cards are issued by Heritage Bank of Commerce, San Jose, Calif. Customers can apply only via the **Internet** and can get a decision on applications in less than a minute.

The rewards program is being offered through BonusMail, a service of San Francisco-based Intellipost Corp. that gives consumers incentives to read targeted e-mail advertisements.

"Until now, incentive programs in the **credit card** industry have charged an annual fee and offered one mile per dollar spent," said Jeremy Lent, chief executive officer of **Internet** Access Financial. "This allows us to offer an exceptionally attractive rewards program to those customers who choose to **transfer balances** from their **other credit cards**."

26/3,K/18 (Item 2 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
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00906471 Supplier Number: 23383914 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Largest Credit Card and EFT Processors
(**The 30 credit card processors in the Credit Card Directory handled 5 bil cardholder transactions in 1994**)

Card Industry Directory , p 397
1996
Document Type: Journal **ISSN:** 1051-6778 (United States)
Language: English **Record Type:** Fulltext
Word Count: 433 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...on-line transactions usually involving debit cards that access demand deposit accounts. There are ATM cards being used to withdraw or deposit funds at an **automatic** teller machine or the use of an ATM card at a supermarket, gasoline station, or other retailer equipped to handle on-line debit at the...

TEXT:

The 30 largest **credit card** processors are followed by the 25 largest EFT processors, ranked by number of transactions processed in the month of May 1995. The distinction between processors of electronic **funds transfer** transactions and **credit card** transactions lies in the type of electronic payments they handle and the infrastructure they use to render payments from cardholders. EFT processors handle on-line...

...usually involving debit cards that access demand deposit accounts. In most cases, these are ATM cards being used to withdraw or deposit funds at an **automatic** teller machine or, increasingly, the use of an ATM card at a supermarket, gasoline station, or other retailer equipped to handle on-line debit at...

...sale. In either case, the successful completion of the transaction is dependent on the availability of funds in the cardholder's checking or savings account. **Credit card** processors, on the **other** hand, serve the buy now, pay later system familiar to users of travel and entertainment cards, oil cards, store cards, and bank cards and related...

26/3,K/19 (Item 3 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
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00797775 Supplier Number: 23345389 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Malaysia: Arab Bank launches first credit card
(Arab Malaysian Bank Berhad has introduced its AMBank Visa and AMBank MasterCard credit cards)

Cards International , n 143 , p 2
November 09, 1995
Document Type: Newsletter **ISSN:** 0956-5558 (Ireland)
Language: English **Record Type:** Fulltext
Word Count: 398 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...is RM5,000 for a standard card and RM10,000 for a gold card. If a cardholder requests a dual card, his credit line will **automatically** increase to RM10,000 and RM20,000 respectively.

The AMBank credit cards is packaged with AMBank rewards, in addition to a host of other AMBank...

...to RM1. The monthly AMBank bonus points accumulated can be used to offset a cardholder's total outstanding balance.
The programme allows for cardholders to **transfer** outstanding **balances of other credit cards** to the AMBank **credit card**. AMBank claims transfer provides cardholders with **immediate** savings because the interest rate on the **transfer amount** will be 3 percent lower than the current rate.

26/3,K/20 (Item 1 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
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01795988 **Supplier Number:** 16979105 (Use Format 7 Or 9 For FULL TEXT)
Ups and downs of standard software, small attendance mark Newstec '95. (Britain's biennial newspaper exhibition)

Tribute, Andrew
Seybold Report on Publishing Systems , v24 , n18 , p3(12)
May 15 , 1995
ISSN: 0736-7260

Language: ENGLISH **Record Type:** FULLTEXT

Word Count: 12202 **Line Count:** 00923

...PC. Designed to be keyboard-driven, it uses short key combinations for all functions. It has built-in communications, offering customizable routing as well as **automatic** send with full return acceptance to confirm a story has been filed. It can operate as a remote terminal for E-Port access into SII...

...3B2 News uses a standard ROP diary linked to Sybase for planning and tracking the publication. This approach enables ad booking and placement (manual or **automatic**) to be linked. The planner can define the number of pages to be produced for a specific edition, and ads can be booked in a separate window. Ad positions are shown on the flat plan; links allow for **automatic** insertion of EPS ad files in the correct positions. The status of ads is shown on the flat plan using different colors.

For the editorial...

...of the 3B2 News approach is its underlying SGML-based data structure. This makes it easy to set up alternative delivery formats, such as fax, **online** delivery or even a **Web** server.

One other item of interest is that the 3B2 pagination system is finally moving to Windows. Up to now, with the exception of the...will greatly expand that appeal. There will also be links with Adobe Acrobat; the internal 3B2 format will make it easy to generate bookmarks as **automatic** hypertext links in PDF files.

Cascade and Linotype-Hell in sales deal

Cascade's biggest news was its announcement of a distribution agreement with Linotype...

...an ad booking system and an ad layout system, was demonstrated with Miles 33's Space and Managing Editor's ALS, which was shown by **Automatrix**. The ad system sends information about display ads -- insertions, zoning, etc. -- as each is booked, or in a batch process. This information is then read...

...to users about what work has to be done, or to advise them which elements have been completed. The status change window can be updated **automatically** in certain circumstances or can be updated by the user at the end of a session.

ViewFlow is a graphic presentation of ad status, showing...how many users are on the system and how many applications are used. Cybervision notes that the system should be suited for up to 30 **concurrent** users if a suitable server and networking hardware have been installed by the customer. Advertising Works, a Windows package with a Novell database, includes sales...

...a small WYSIWYG format as it is entered. The ad can also be viewed up to three different ways, with various pricing, to allow for **immediate** up- or downselling.

The classified pagination module creates a PostScript file and a native Windows BMP file every time an ad is saved. These bitmaps are **automatically** flowed onto the page to show a full WYSIWYG version of the ad. Following makeup, a full EPS file is created; it can be transferred ...

...working jointly with a major clearing bank on a Windows package that should be able to work with any Windows-based ad system to handle **immediate** electronic **funds** transfer of **credit**-

card or **other** financial payments.

DPS Typecraft shows DT's new Javelin

DPS Typecraft, the UK distributor and integrator for Digital Technology's products, previewed a new client...

...liked is the ability to view all the editions at once, where all the pages are spread out in rows under each other. This allows **immediate** identification of all changed pages and the status of these pages.

Aside from just viewing status, the user can also make the system look at...one action moving to another. Windows pop up when required, rather than having one screen form try to cater for all functions.

H&J is **dynamic**, as text is entered according to the format used for the classification of style. The system can launch other applications, for example for the taking...

...as taking ad bookings and payments for ads.

The point-of-sale system uses a touch screen on the PC and is linked to an **automatic** till. Touch areas on the screen can display all the selections for sale in specific departments or types of transaction. Payment can be by a swipe card reader built into the keyboard, and **automatic** receipts can be produced. Software also allows for all till management.

This application has functionality similar to that of Miles 33's ad sales system, Canvass, but has a different screen approach. Unlike Canvass, though, Q-Sales' point-of-sale system doesn't handle **automatic** credit-card billing and authorization at this stage.

Q-Canvass for ad canvassing. Q-Canvass, for canvassing or sales of advertising, was also being shown...

...impressive system module. Windows is used very well, with multiple interlinked screens instead of one cluttered screen. The move from one screen to another is **automatic**, depending upon the choice made. The calendar-based selection of publications appears very flexible, allowing both multiple publications and multiple zones (editions). The pricing module...

...be seen in preview mode. If a new layout is chosen, it is dragged and dropped onto the text in the old layout; text is **automatically** rebuilt to the new layout.

When the article is opened in Word, a window shows the number of words in the story and other information...s ad sales system, Canvass, shares the same advertising database. The newest facility shown for this module was for credit-card authorization and control of **automatic** tills. For credit cards, the authorization window comes up, and the details of the card are entered. In the case of a telephone ad sale...

...keyboard. In the case of a payment in the front office, the card is swiped through a special reader slot on the keyboard. The system **immediately** accesses the bank computer **online** and comes back with an authorization. At the show, we recorded authorization times of two to eight seconds.

The new till software is designed for...

...handling ad plans, or where there is both editorial and classified pagination on the same page. Classified pagination handles multi column layouts in classification ads **automatically**, and it allows **interactive** changes of ad placements on the page. A final element that was shown was linking the ad production with the Cascade DataFlow

system for ad...to link both of these to the PDF file, with links of graphic connections in Verity.

In the UK, as in the U.S., the **Internet** is generating great interest. Miles is providing a new facility to build pages for placement on a **Web** server. This facility leverages the company's extensive experience with SGML from its commercial typesetting and legal-system divisions. A routine builds **automatic** HTML markup from newspaper pages. This file is then linked to a PDF file for viewing with Acrobat over the **Internet**.

ND Comtec lives as UK integrator

Despite what readers might have heard, ND Comtec lives on. After its previous life selling the proprietary Nortext systems...for each publication, or stored insertion selections.

At this stage, AdVance does not handle ad selling. It also does not have facilities for multiple pricing **automatically**, although it quickly generates different quotes. The application does provide good tools for looking at previous ads and at the ad history for an audit...

...WYSIWYG format. Ad details are shown for ads that have not been made up. The system can flow ads out of sequence. Headers are generated **automatically**, and they can be suppressed if necessary for repeat headers. Columns can be vertically justified, and if the amount of space exceeds the defined limit, fillers can **automatically** be inserted. As in the ROP ad planner, the pages can be saved in EPS format or output directly.

AdVantage is slowly developing into a...

...on a variety of different database engines. Clients can be either Windows PCs or Macs. Systems can be expanded to handle up to around 30 **concurrent** users on a single server. In some of Picdar's UK police installations, there are hundreds of users on a single system.

Picdar has reached...is performed by a Macintosh running Xpress sitting on the network. Any item to be composed is sent to this Mac. Composition response was almost **instantaneous**. We were curious, having never seen external Xpress composition work so fast. We checked this out thoroughly with our own text additions, and the speed was still the same.

ROP ads, when booked, can be placed **immediately** onto defined positions on the flat plan. Specified available positions, such as an early left front, can be searched. The ad is simply pulled from...can compress a tabloid page scanned at 1,200 dpi, for example, from 30 MB of data to a little more than 2 MB, in **real time**.

At Drupa, Tecsa is showing a prototype of the TS3000, a scanner designed for the computer-to-plate commercial market. The TS3000 will scan data...

...library data on CD-ROM. It has published the archives to The Scotsman, a leading Scottish daily newspaper. Recently, it began to provide World Wide **Web** services for newspapers with its **web** server.

The Library Solution has now been sold to D.C. Thompson in Dundee, Scotland, and the Liverpool Post and Echo. It uses a free...

26/3,K/21 (Item 2 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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01519873 **Supplier Number:** 12197866 (Use Format 7 Or 9 For FULL TEXT)

One small swipe for customers, one large improvement for Mobil. (Mobil Oil Credit Corp. uses customer-activated terminals) (Manufacturing)

Diamond, Sam

Communications News , v29 , n5 , p32(1)

May , 1992

ISSN: 0010-3632

Language: ENGLISH **Record Type:** FULLTEXT; ABSTRACT

Word Count: 892 **Line Count:** 00091

Abstract: ...more likely to return to gas stations where they can use CATs. Using CATs allow Mobil to track the value of credit card transactions in **real time**, as well as reduce the amount of paper-based records. Additionally, the potential for accounting errors is reduced. Besides processing credit authorizations and sales, CAT...

Abstract:

Text:

...transactions faster." Mobil is meeting this customer requirement < by deploying a nationwide network of customer-activated terminals (CATs). To use the terminals, customers insert their **credit card** in a slot on the gas pump itself to initiate the authorization process, performed on a centralized host computer in Lenexa. After authorization is completed, a process that only takes a few seconds, the gas pump is unlocked **automatically**. If the card is not authorized, no gas can be pumped. When the customer hangs up the nozzle, < the transaction is ended, the sale completed, and a receipt printed at the pump. **All credit card** billing data is **simultaneously** relayed to the centralized host, a NonStop Cyclone system from Tandem Computers, Cupertino, Calif. "CATs are catching on because they < make sense," Travis says. "They...

...in the car while they pay for gas." Another benefit of CATs is improved < operating efficiencies. "The system," Travis explains, "tracks the value of each **credit card** transaction in **real time**, reduces paperwork for dealers and the processing center and minimizes chances for human accounting errors. Mobil started market testing CATs as < an enhancement to their...

...besides CATs, includes other types of electronic POS terminals linked to Lenexa via a combination of leased and dial-up lines. The network accepts virtually **all** major < **credit cards** as well as Mobil's own private label card and provides access to 18 different shared electronic **funds transfer** networks, thereby supporting an estimated 90 **different bank** debit cards. "**Credit card** purchases represent an < important portion of all sales at Mobil gas stations," Travis says, "with the vast majority of these sales being completed via our electronic POS network. "The remaining credit sales are completed < with manual imprint terminals. These manual terminals also serve as backups to the **automated** system in the event of a temporary outage." At all CAT-equipped stations, data is < transmitted, via leased lines using the Tinet protocol, to the...

...lines we can reduce that to less than five seconds." Because POS and CAT applications are < so business-critical, Mobil depends on the fault tolerant **online** transaction processing (OLTP) environment offered

with Tandem computers. The linear expandability of Mobil's <
OLTP system also enabled them to easily increase capacity to
accommodate...

...be expanded to allow dealers to upload information to the central host.
If implemented, this system could be used for a number of applications. By
automatically uploading inventory data, for example, the ordering
process could be streamlined. From movie theaters and amusement < parks
to supermarkets and gas stations, customer initiated credit...

26/3,K/22 (Item 1 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
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01682394 **Supplier Number: 50200176 (USE FORMAT 7 FOR FULLTEXT)**
Intellipost Signs-up NextCard to Offer Online Consumers the Best Rewards on the Internet.

Business Wire , p 7271022
July 27 , 1998

Language: English **Record Type:** Fulltext

Article Type: Article

Document Type: Newswire ; Trade

Word Count: 649

Intellipost Signs-up NextCard to Offer Online Consumers the Best Rewards on the Internet.

-
Leading Internet Credit Card Provider Selects BonusMail Rew@rds to
Provide Customer Incentives

Intellipost Corp., the Internet leader in loyalty marketing
programs today announced that NextCard(SM), the provider of the First True
Internet VISA(R), will offer their new cardholders the most
attractive rewards program in the industry.

"This relationship marries the Internet's number one incentives
currency with its top credit card," said Steve Markowitz, Intellipost
president and CEO. "Because we're both Internet companies, we know
the market and cater to the needs of the online consumer."

The NextCard Rewards(SM) program, offered through Intellipost, allows
qualifying customers to earn valuable BonusMail Rew@rds(R) Credits, with no
annual fee, by simply purchasing with their NextCard Internet VISA
both online and offline. Credits may be redeemed for airline miles
with seven leading carriers and merchandise from premier national brands
such as The Sharper Image, The...

...mail advertisements from BonusMail (<http://www.bonusmail.com>),
Intellipost's flagship e-mail marketing program.

Backed by almost 25 Rew@rds providers, Intellipost boasts the
Internet's most extensive incentives currency, with more than
800,000 consumers currently earning points. Almost half are enrolled in
BonusMail, the Internet's only program that rewards consumers for
reading advertisements by e-mail.

"By working with Intellipost, we have taken the best credit
card on the Internet and made it even better," said NextCard
founder and CEO, Jeremy Lent. "Until now, incentive programs in the

credit card industry have charged an annual fee and offered one mile per dollar spent. Our RapidResults(SM) system has the unique capability for Internet customers to design their upgrades online. This allows us to offer an exceptionally attractive rewards program to those customers who choose to transfer balances from their other credit cards."

Since its inception in December 1997, approximately 200,000 consumers have applied for the NextCard Internet VISA. Internet consumers are attracted by the array of features that define the card as the "First True Internet VISA": -0-

- Online credit approval in less than 30 seconds;
- Interactive choice of terms and card design, customized for each applicant;
- Automated balance transfers;
- 100% safe Internet purchase guarantee;
- Online statements and customer service;
- Introductory rates as low as 2.9%;
- Double rewards credits through the NextCard Rewards program.

-0-

About Intellipost Corp., BonusMail and Rew@rds
Intellipost Corp. (<http://www.intellipost.com>), a privately held company based in San Francisco, operates BonusMail, the Internet's only service that rewards consumers for reading targeted advertisements by e-mail.

Among the company's investors are Henry R. Kravis and other partners ...

...largest venture investors; Brierley & Partners, the nation's leader in loyalty marketing; and Dai Nippon Printing Co. Ltd., the world's largest printing company.

About Internet Access Financial Corp. and NextCard
Internet Access Financial Corp. ("IAFC") is a privately held company based in San Francisco, whose mission is "To redefine the banking experience for the Internet consumer." The company is the creator of NextCard, the First True Internet VISA(R), which is marketed through a strategic relationship with Heritage Bank of Commerce in San Jose, Calif.

NextCard provides online shoppers with unprecedented control of their Internet purchases including a 100% safe purchase guarantee. Unconstrained by legacy systems, IAFC is driving innovations in the direct marketing of customized financial services to Internet consumers. IAFC and NextCard can be contacted through the Web at <http://www.nextcard.com>.

Note to Editors: There should be an "at" symbol in the word "Rewards" wherever BonusMail Rew@rds(R) Credits is...

26/3,K/23 (Item 2 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
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01682393 **Supplier Number: 50200175 (USE FORMAT 7 FOR FULLTEXT)**
NextCard Offers Double Miles Program; Internet Credit Card Pioneer Continues to Redefine Online Shopping by Offering Double Rewards Points and Platinum Upgrades.

Business Wire , p 7271021

July 27 , 1998

Language: English **Record Type:** Fulltext

Article Type: Article

Document Type: Newswire ; Trade

Word Count: 690

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

NextCard Offers Double Miles Program; Internet Credit Card Pioneer Continues to Redefine Online Shopping by Offering Double Rewards Points and Platinum Upgrades.

Text:

SAN FRANCISCO--(BUSINESS WIRE)--July 27, 1998--NextCard(sm), the First True **Internet VISA(R)**, today announced the launch of the most attractive rewards programs in the credit card industry.

...its introduction in late 1997, the NextCard VISA remains the only VISA card in the U.S. where a customer can apply and be approved **online** in less than 30 seconds. Once customers are approved, they can choose from different upgrade opportunities presented to them based on their unique credit profile...

...The NextCard Rewards program, offered through BonusMail(R), allows customers to earn valuable Rewards credits, with no annual fee, by simply purchasing with their NextCard **Internet VISA** both **online** and offline. The NextCard Rewards may be redeemed for airline miles with seven domestic and international airlines, including Alaska, Northwest, TWA, and British Airways as well as merchandise from premier national brands such as The Sharper Image, The Gap, Barnes & Noble, MCI, 1-800-FLOWERS and many other **online** and offline merchants.

Consumers who choose to take the most attractive upgrade available will be eligible to join the NextCard Rewards program and earn double NextCard Rewards credits for their purchases without paying an annual fee.

"We have taken the best **credit card** on the **Internet** and made it even better," said NextCard founder and CEO, Jeremy Lent. "Until now, incentive programs in the **credit card** industry have charged an annual fee and offered one mile per dollar spent. Our RapidResults(sm) system has the unique capability for **Internet** customers to design their upgrades **online**. This allows us to offer an exceptionally attractive rewards program to those customers who choose to **transfer balances** from their **other credit cards**."

In addition to the NextCard Rewards Program, many customers will now have the opportunity to choose a Platinum card design with their upgrade. The unique and attractive card designs reflect NextCard's position as the leading innovator in the emerging **Internet** credit card market.

Since its inception in December 1997, approximately 200,000 consumers have applied for the NextCard **Internet VISA**. **Internet** consumers are attracted by the array of features that define the card as the "First True **Internet VISA**": -0-

- **Online** credit approval in less than 30 seconds;
- **Interactive**
- choice of terms and card design, customized for each applicant;
- **Automated** balance transfers;
- 100% safe **Internet** purchase guarantee;
- **Online** statements and customer service;

- Introductory rates as low as 2.9%;
- Double rewards through the NextCard Rewards program.

-0-

"The pure **Internet** focus of NextCard is a key to their success," said Jim Breune, founder and editor of the **Online** Banking Report. "This focus has enabled NextCard to build a truly unique **online** credit card platform that is 12 to 18 months ahead of the competition. From top to bottom it's the best **online** financial services **Web** site we've seen in more than three years of tracking the industry."

Internet Access Financial Corp.

Internet Access Financial Corp. (IAFC) is a privately held company based in San Francisco, whose mission is "To redefine the banking experience for the **Internet** consumer." The company is the creator of NextCard, the First True **Internet** VISA, which is marketed through a strategic relationship with Heritage Bank of Commerce in San Jose, Calif.

NextCard provides **online** shoppers with unprecedented control of their **Internet** purchases including a 100% safe purchase guarantee. Unconstrained by legacy systems, IAFC is driving innovations in the direct marketing of customized financial services to **Internet** consumers. IAFC and NextCard can be contacted through the **Web** at www.nextcard.com.

BonusMail and Intellipost Corp.

Intellipost Corp., a privately held company based in San Francisco, operates BonusMail at www.bonusmail.com, the **Internet**'s only service that rewards consumers to read targeted advertisements by e-mail.

CONTACTS: NextCard
Richard Goebel, 415/836-9772
rich.goebel@nextcard.com
or...

26/3,K/24 (Item 1 from file: 636)
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04000678 **Supplier Number:** 53143662 (USE FORMAT 7 FOR FULLTEXT)

AIB SEES STEADY DEMAND FOR NET BANKING.

Financial Net News , p 4(1)

March 2 , 1998

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 288

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

Allied Irish Banks is signing on up to 200 customers per week for its **Internet** banking service, called 24 Hour-**Online**, which was launched last November. "Demand is as high now as when we launched," said Brian Donohoe, **Internet** business manager at the bank, which claims a total of 2,500 Net users to date. Donohoe ascribes the continuity of

interest to the high degree of editorial coverage of **Web** banking in the Irish press and to word-of-mouth. ...said Donohoe, indicating that no ad plans would be undertaken while enrollments were still high. "We know that people will not change banks to get **Internet** banking." He said the bank's **Internet** customers are sophisticated users, including knowledge-workers and high-net-worth individuals. Following the Christmas spending period, one of the most popular features has been one allowing users to check Visa **credit card account** details. **Other** available features are bill payments, **funds transfers** between accounts and account look-up. "We know from the e-mail correspondence coming from users that they would like to be able to track...

...stage; we're still learning," said Donohoe.

The Irish market shows plenty of potential for growth. Donohoe estimated there are 50,000 personal accounts with **Internet** service providers, and around the same number of people in Ireland have access via their workplace. Ireland also has a large population of young people, and by the end of this year all secondary schools in the Republic should be connected to the **Internet**.

26/3,K/27 (Item 4 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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02517390 **Supplier Number:** 45066533 (USE FORMAT 7 FOR FULLTEXT)

CARD NEWS BRIEFS

Card News , v 9 , n 20 , p N/A

Oct 17 , 1994

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 550

-

...their AAdvantage Dining card to the wait person. (Teresa Hanson, American, 817/967-1859)

Charlotte, N.C.-based NationsBank recently joined San Francisco-based Visa **Interactive** and New York City-based Block Financial Corp. in their pilot program to develop a PC-based personal finance and banking product. Based upon Block Financial's "Managing Your Money," the new product will be NationsBank-branded. The program will offer users the ability to pay bills, **transfer funds** and have on-line access to information on **credit card** and **other accounts** from their home. (Fred Hannon, NationsBank, 704/386-9535)

The second annual American Express Corporate Gift Cheques survey revealed that 29 percent of employed Americans...

26/3,K/28 (Item 5 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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02281270 **Supplier Number:** 44402795 (USE FORMAT 7 FOR FULLTEXT)

REPORTS - INTELLIBANKING BRINGS ELECTRONIC BANKING HOME

Financial Technology Insight , p N/A

Feb , 1994

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 342

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

US users of financial software from Intuit and Visa credit cards are to be tempted by a new **online** service that promises to bring an **automatic** teller machine into their homes and offices. To be made available next year, 'Intellibanking' customers will be able to use their PCs and PDAs to check account **balances**, transfer **funds** from one **account** to **another**, electronically receive **credit card** statements, and make payments to any individual or business in the USA. Future features may include electronic loan applications and mortgage payments.

Industry Names: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation); INTL (Business, International)

26/3,K/29 (Item 1 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

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01139484 **Supplier Number:** 41290589

Software Aims to Ease Card Processing

American Banker , p 3

April 23 , 1990

Language: English **Record Type:** Abstract

Document Type: Magazine/Journal ; Trade

Abstract:

...Mangement Systems (Casselberry, FL) is creating a software aimed to ease card processing. The transaction processing system will enable banks to separate compliance data from **automated** teller machines, **credit** card, and other kinds of electronic **funds transfer** processing. Compliance changes will be able to be made easier and quicker. Network Compliance Manager, priced from \$100,000-300,000 wils be available later...

26/3,K/30 (Item 1 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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10400091 **Supplier Number:** 21020608 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Net-Based Next Card Offering Incentives.(Internet Access Financial Corp.'s NextCard Visa)(Brief Article)

American Banker , v163 , n157 , p9(1)

August 7 , 1998

Document Type: Brief Article

ISSN: 0002-7561

Language: English

Record Type: Fulltext

Word Count: 221 **Line Count:** 00021

Net-Based Next Card Offering Incentives.(Internet Access Financial Corp.'s NextCard Visa)(Brief Article)

Text:

NextCard Visa, which bills itself as the first credit card designed specifically for the **Internet**, has introduced a rewards program.

...also good for discounts with such merchants as Sharper Image, Gap, Barnes & Noble, MCI, and 1-800-FLOWERS.

NextCard Visa was launched in 1997 by **Internet** Access Financial Corp., and the cards are issued by Heritage Bank of Commerce, San Jose, Calif. Customers can apply only via the **Internet** and can get a decision on applications in less than a minute.

The rewards program is being offered through BonusMail, a service of San Francisco...

...programs in the credit card industry have charged an annual fee and offered one mile per dollar spent," said Jeremy Lent, chief executive officer of **Internet** Access Financial. "This allows us to offer an exceptionally attractive rewards program to those customers who choose to **transfer balances** from their **other credit cards**."

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<http://www.americanbanker.com>

Company Names:

Internet Access Financial Corp...

Industry Codes/Names:

Descriptors:

...**Internet**--

26/3,K/32 (Item 3 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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09647033 **Supplier Number:** 17975831 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Transforming the customer connection. (includes related articles on the Internet, computer-telephony integration, Nortel's Customer Controlled Routing and Network ACD, Meridian 1 CTI solutions, speech recognition, and the Network Application Vehicle)(Network Transformation: Individualizing Your Customer Approach)

Transforming the customer connection. (includes related articles on the Internet, computer-telephony integration, Nortel's Customer Controlled Routing and Network ACD, Meridian 1 CTI solutions, speech recognition, and the Network Application Vehicle)(Network Transformation: Individualizing...

...Technology plays a central role in how Wells Fargo is fulfilling that goal. Callers have a range of options for doing business--they can use **automation** (for example, **Interactive** Voice Response) or the assistance of human call center agents, or both--IVR (TM) for basic inquiries and routine transactions, and then human agents who...

...Transaction Services and Distributed Systems, along with his colleagues at American Express Canada were able to identify which elements of key transactions were amenable to **automation** and which ones weren't. The resulting changes in how technology was used created a classic win-win: Customer satisfaction has increased, and so has...

...organization and with the vendors and service providers with whom you're working.

* Analyze Wide-Ranging Trends That Will Affect Your Company and Markets: The **Internet**, for example, has captured the imagination of the entire planet. By the end of 1995 more than 40,000 home pages had been put onto the **Internet**.

TECHNOLOGICAL CONSIDERATIONS

* Think in Terms of Integrated Systems: John Yeung observed, "Our users and business units have rising expectations of speed to market, **online** access, connectivity, reliability and responsiveness. These factors force technology managers to think in terms of integrated services--not just facilities, systems, nuts and bolts."

* Walk...

...of each transaction with a customer--when did he or she call, what was the nature of the question, and which response mechanism--human agent, **automated interactive** voice response, fax or email provided the most satisfactory and cost-effective experience for the caller?

The answers to these questions can help call centers...

...for customers by offering local number service throughout California. Via a single local number, customers can dial in to open accounts, order checks, check account **balances**, **transfer funds** between accounts, pay **credit card** and other bills--and even trade mutual funds. The bank's 1,400 **interactive** voice response (IVR) ports handle about two-thirds of the calls, and 1,100 **live** agents also staff the bank's five networked call centers.

"Some of our customers prefer the anonymity of the IVRs, while others want to talk to a **live** agent," says Downing. "Our ultimate goal is to handle each customer's call based on who they are, how they choose to access Wells Fargo...Wells Fargo staff monitors key performance parameters on the ISDN links any within the systems at all five centers. Parameters and thresholds are set to **automatically** handle routine traffic scenarios, but network analysts can quickly modify many aspects the network on the spot to accommodate unforeseen network conditions."

A Bright Future...

...relationships with customers, the bank plans to expand use of Meridian Link(TM) to deliver caller account data--along with the caller's voice--to **live** agents.

Downing says it's hard to predict which of the new telephone banking services will prove most popular. "Everyone was surprised how quickly 24...

...allocated to these queues can remain productive between new-service calls by handling calls from other queues. The bank also uses a secure World Wide **Web** home page--<http://www.wells-fargo.com>--to allow customers to view their account status and histories **online**.

All of these activities revolve around one of Mass Customization's key themes. As Downing puts it: "We're looking for ways to strengthen how ...

...technology managers," he adds. "They must work as a team to create these solutions, regardless of who owns the budget."

Knowing Where and When to **Automate**

Understanding customer needs makes it easier to identify the leverage points where **automation** can have the greatest impact. For example, in 1991, Yeung selected the foundation components for the call center's platform--a Meridian 1(TM) PBX...

...in and then reading back the authorization information to the callers.

Yeung's initial solution purposely did not change the callers' procedure, because reaching a **live** agent for such calls is a valuable service differentiator, and because American Express Customer Service agents can key in the card numbers much more quickly than the sales clerks. Instead, he **automated** the second half of the call.

Now, as soon as the agent keys in the information, the caller is passed to an **interactive** voice response (IVR) application on the Stratus processor. The agent is free to process another request, and the IVR application identifies the caller as French...

...and money, and he enhanced his company's competitiveness," said Bill Hall, Nortel's Global Account Manager for American Express Canada. For example, Yeung's **automated** outbound predictive dialer application was ...expense of a dedicated, server-based system that could have cost over \$1 million. The application improves the credit and collection agents' productivity significantly by **automatically** dialing card members who need to be reminded they are behind in their payments.

Agents who are using the outbound application can also be reassigned ...

...new systems every time they become available," he says. "At the same time, our users and business units have rising expectations of speed to market, **online** access, connectivity, reliability and responsiveness.

"These factors force technology managers to think in terms of integrated services--not just facilities, systems, nuts and bolts," he...

...the Meridian's Computer-Telephony Integration (CTI) technology.

"We have created a cooperative environment," Yeung continues, "so that our computers can communicate with each other **online**. But once we get what we need from the vendors, it's up to us to create a competitive advantage, to add value, to maximize...

...listening and understanding their business problems, and then delivering

solutions that help them accomplish their business objectives.

"The purpose of technology is really just to **automate** a process--nothing more than that," he says. "For almost any business request, the technologies to address it are generally available. The question is: Are...

...in increased costs for the companies that operate them. Lengthy, complicated menus add extra time on the companies' 800 number nickel--to each call, and **live** agents must be hired and paid to field the calls.

Enter speech recognition. Instead of punching in numbers on the telephone keypad, callers simply speak...

...to make it easier for customers to do business with your firm. Until now, there have been technical barriers to using human speech to launch **automated** applications, but those barriers aren't as formidable as they used to be.

Talking about Stocks

Nortel's StockTalk, a **real-time** stock price quotation service, is one of the most visible examples of successfully applied speech recognition technology. Launched three years ago as a demonstration project ...

...caller has spoken. StockTalk's reply quotes the most recent trade, bid and asked prices. The fact that the stock price quotes are available in **real time** rather than on a delayed basis has been particularly appreciated by users of the service.

"We wanted to offer something people would want to use...

...factors expertise associated with putting it to use," she continued. Several hundred of Nortel's systems are used by telephone companies throughout North America to **automate** third party and collect billing calls. Bell Canada uses Nortel's directory assistance packages on the NAVs--Network Application Vehicles--and a U.S. RBOC soon will be deploying Nortel's **Automated** Directory System Service. Nortel and its BNR Group for Enterprise Speech Recognition are also working with several large organizations, including American Airlines, to design speech...
...vocabulary and modify the prompts and menus. Businesses are expressing an increased interest in the new systems, not only to reduce the cost of their **interactive** voice response and ACD applications, but also to create those crucial first impressions on callers to their sales and service numbers. Scaled down models of...as speech recognition becomes more widely available, the range of choices that your customers can be offered will expand.

RELATED ARTICLE: Gaining Rapport with the **Internet**

The phrase "Transforming the Customer Connection" takes on new meaning in the context of the **Internet**, which is radically changing expectations for communications and electronic commerce. While the **Internet** began as a network that supported research and academic endeavors, it is evolving into a powerful communications tool for buying, selling, advertising and providing information. If your company isn't already using the **Internet** and the World Wide **Web** to communicate with customers, suppliers and business partners. the odds are you soon will be.

That is why Nortel developed Rapport(TM), a new portfolio...

...for your customers, your organization and yourself. With Rapport, Nortel

is defining a new standard in ease of ownership so that all can access the **Internet**'s wealth of information and resources.

Members of the Rapport family include:

- * Rapport Dialup Switch: This fits between the public telephone network and the public **Internet** or an enterprise internetwork. Rapport DS supports from 8 to 672 **simultaneous** dialup connections from laptops, PCs or workstations. Users can dial into or out of the public and private Internets using analog dial or ISDN basic...

...Rapport Remote supports over 300 modems or terminal adapters (TAs), multilink PPP' packet filtering, header compression and advanced data compression. It also supports Nortel's **On-Demand** Connections feature, which minimizes the cost of idle connect time.

- * Entrust(TM): This software-based solution provides advanced client/server, applications-level security for **Internet** commerce or a paperless office. Nortel's Entrust is platform-independent, and combines high-performance encryption with digital signature technology to enable private, authentic, high-integrity and non-repudiatable communications transactions. It is a key enabler for commerce over the public **Internet**, yet scalable for enterprise internetworks as well.

RELATED ARTICLE: Demonstrating the Dollar Value CTI

CTI embodies a number of the most important principles of Mass...

...of Integration: With integrated access to information within customer databases, agents can provide more detailed, tailored service.

- * Increased Flexibility: Customers can be routed to both **automated** services and human agents, giving the customer more control over how their call is handled.

- * Lower Costs: Costs per transaction go down, even as the...changing conditions--Links are monitored and call direction can be changed based on load.

- * Integrated IT environment--Deliver customer data and phone call to agents **simultaneously**.

RELATED ARTICLE:

Nortel's CCR and NACO--Getting the Right Call to the Right Agent

Perhaps no task is more fundamental to a call center than getting callers to the right resource--human or **automated**--as efficiently and quickly as possible. Nortel's Customer Controlled Routing and Network ACD capability were designed to help call center managers meet that essential...

...benefits include:

- * Integration: When coupled with Meridian Mail(TM), "Hold in queue for IVR" enables a call to maintain its place in queue while receiving **interactive** choices.

- * Flexibility: Ability to modify script parameters to affect call treatment **immediately**.

- * Diversity: A call can be waiting **simultaneously** for an agent in up to four different queues for faster call answering.

- * Priority: Ability to assign priority levels 1 to 4 to a call...

...by handling customer needs more efficiently. Meridian 1 CTI enhances call centers by:

- * Reducing Expenses: Call times are reduced by 10 20 seconds. Agents are **simultaneously** presented with the call and information about the caller on their desktop PC or terminal.

- * Increasing Caller Satisfaction: Callers don't have to repeat basic

...

...phone a caller uses, he or she can conduct business quickly and efficiency.

() Integrated IT environment--A seamless environment where voice, data and human or **automated** interactions are mixed and matched.

RELATED ARTICLE: Growing Confidence in Speech Recognition's Capabilities

Deploying innovative technology always embodies some risk, but your exposure can to **interactive** voice response (IVR), **automated** attendant or call center systems, speech recognition could improve customer service and reduce call handling times.

For example, Van Doren suggests, "If I could dial...

26/3,K/33 (Item 4 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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08744428 **Supplier Number:** 18391354 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Will giving \$50,000 in stock to a charitable trust help us cut our taxes?(Money Helps)(Column)

Harris, Marlys

Money , v25 , n7 , p153(2)

July , 1996

Document Type: Column

ISSN: 0149-4953

Language: English

Record Type: Fulltext; Abstract

Word Count: 1136 **Line Count:** 00084

Abstract: Questions regarding charitable trusts, uninsured homeowners, individual retirement accounts, and **balance transfers** on **credit cards**, are presented. Contributing stock to a charitable remainder trust will provide a one-time tax deduction for the contributor, but it is not a substantial...

Abstract:

26/3,K/34 (Item 5 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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08684180 **Supplier Number:** 18313416 (USE FORMAT 7 OR 9 FOR FULL TEXT)

1,000 Banks on the Web: Now What?

Business Wire , p5230020

May 23 , 1996

Language: English

Record Type: Fulltext

Word Count: 402 **Line Count:** 00036

1,000 Banks on the Web: Now What?

Text:

SEATTLE--(BUSINESS WIRE)--May 23, 1996--Yesterday the industry newsletter, **Online** Banking Report, released figures from its latest

Internet banking study which identified more than 1,000 financial institutions with World-Wide **Web** sites. With so many competitors already there, the question for banks, thrifts and credit unions is no longer "SHOULD we be on the **Web**" but rather "WHAT should we be on the **Web**."

In planning meetings around the world, executives are asking themselves the same questions: What do users want from a banking **Web** site? Would someone actually switch banks to get it? How important is **online** account data? Will users feel secure paying bills **online**? Will creditworthy prospects complete an **online** loan application? What turnaround time do users expect for E-mail queries? Can we use the **Internet** to expand beyond our current market? How do we reach prospects **online**? The list goes on and on.

Tom Buehrer, founder of E-valuations Research, an **Internet**-based market research firm, offers some simple advice, "Use the **Web** to learn about **Web** users. In the past, gauging user preferences usually meant time-intensive and costly telephone surveys. Now you can post a questionnaire on your **Web** site in the morning and begin analyzing user feedback the same afternoon."

Another cost-effective way to gather input is to team with other companies to survey **Web** users around the country. E-valuations Research and the editors of **Online Banking Report** are assembling a group of financial services companies to do just that. "**Online Banking: A View from the Internet**," is a multi-client market research effort that will assess **Web** user preferences for **online** financial services including account access, **funds** transfer, bill payment, loan and **credit card** applications, investments, and **other** information.

Sponsorships begin at \$5,000. Charter sponsors will be able to tailor the research questionnaire to meet their individual needs. For more information on the **Internet Banking Research Series** call (206) 324-2146, E-mail: research@netbanker.com, or view the complete research prospectus at <http://www.netbanker.com>. For a free sample issue of the **Online Banking Report**, call (206) 517-5021, fax (206) 524-0351, E-mail freesample@netbanker.com.

CONTACT: E-valuations Research
Tom Buehrer, 206/324-2146
tom@e-valuations.com
<http://www.e-valuations.com>
or
Online Banking Report
Jim Bruene, Editor, 206/517-5021
jim@netbanker.com
<http://www.netbanker.com>

26/3,K/38 (Item 9 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
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06503837 **Supplier Number: 14176099 (USE FORMAT 7 OR 9 FOR FULL TEXT)**
Community development banks: an idea in search of substance. (35th Anniversary Issue)

Minsky, Hyman P.
Challenge , v36 , n2 , p33(9)
March-April , 1993
ISSN: 0577-5132

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 6763 **Line Count:** 00537

...be able to make credit or debit cards available to its clients through its affiliated commercial bank. Payments on credit cards outstanding may well be **automatically** debited from the passbook savings account and forwarded electronically to the card processor.

* A commercial bank would also do construction financing. It would conduct ordinary...harm associated with it.

Banking institutions provide the service of exchanging one form of money into another. For households who have access to banks and **credit cards**, income is received by check or electronic **transfer**, debit **balances** on **credit cards** and other routine payments are cleared by checks, and currency is exchanged for check money at an **automatic** teller machine.

Currency exchanges or check-cashing services also perform banking services. These money-changers are, in effect, operating as banks, charging fees for services...

26/3,K/48 (Item 1 from file: 268)
DIALOG(R)File 268: Banking Info Source
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00002091 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The strategic alliance that produced the GM credit card

Lowen, Irwin

Direct Marketing , v 56 , n 6 , p 64,65,67 , Oct 1993 **Language:** English **Record Type:** Abstract

Abstract:

GM and Household Credit Services scored a major direct marketing coup when they launched the GM **credit card**. The extensive introductory campaign used information obtained through GM's customer database. The **credit card** allows GM to establish an ongoing, **interactive** relationship with customers. Ford and Citibank (New York City) have attempted to make competitive inroads with their own **credit card**, which initially offered a more attractive package of features. Both cards are focused on persuading consumers to **transfer balances** from **other credit cards**.

III. Text Search Results from Dialog

A. Abstract Databases

File 35:Dissertation Abs Online 1861-2011/Jan
(c) 2011 ProQuest Info&Learning
File 474:New York Times Abs 1969-2011/Feb 09
(c) 2011 The New York Times
File 475:Wall Street Journal Abs 1973-2011/Feb 09
(c) 2011 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2011/Feb 09
(c) 2011 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2011/Jan
(c) 2011 The HW Wilson Co.
File 2:INSPEC 1898-2011/Jan W5
(c) 2011 The IET
File 256:TecTrends 1982-2011/Jan W5
(c) 2011 Info.Sources Inc. All rights res.
File 350:Derwent WPIX 1963-2011/UD=201109
(c) 2011 Thomson Reuters
File 347:JAPIO Dec 1976-2010/Oct(Updated 110127)
(c) 2011 JPO & JAPIO
File 139:EconLit 1969-2011/Jan
(c) 2011 American Economic Association

Set	Items	Description
S1	61794	CREDIT (2W) (CARD? ? OR ACCOUNT? ?)
S2	22114	S1 NOT PY>1998
S3	264	TRANSFER? (5N) (BALANCE? ? OR AMOUNT OR DEBT? ? OR OUTSTANDING OR OWE OR OWED OR UNPAID OR FUNDS OR REVOLVING)
S4	1362	(ANOTHER OR OTHER OR DIFFERENT OR SECOND) (3N) (CREDIT OR CARD? ? OR ACCOUNT? ?)
S5	35	(TRANFER? OR ELIGIBL? OR QUALIFICATION? ? OR PREDETERMINED) (5N) (GUIDELINE? ? OR THRESHOLD? ? OR CRITERION OR CRITERIA OR REQUIREMENTS OR RULE OR RULES OR REGULATIONS OR RESTRICTIONS OR PARAMETERS OR REQUIREMENT OR REQUIREMENTS OR PREREQUISITE OR PREREQUISITES OR CONDITION OR CONDITIONS OR PRECONDITION OR PRECONDITIONS OR QUALIFICATION OR QUALIFICATIONS)
S6	1666	(ANOTHER OR OTHER OR DIFFERENT OR SECOND OR PLURALITY OR MULTIPLE OR ALL OR EVERY OR (ONE OR TWO)()MORE) (3N) (BANK? ? OR BANC? ? OR INSTITUTION? ? OR COMPANY OR COMPANIES OR CREDIT()CARD? ? OR ISSUER? ? OR ORGANI?ATION? ? OR ASSOCIATION? ? OR CREDIT()UNION? ? OR PARTY OR PARTIES OR PROVIDER OR PROVIDERS OR BALANCE? ?)
S7	3574	(REAL()TIME OR REALTIME OR (NO OR "NOT" OR WITHOUT OR WITH()OUT)() (DELAY OR WAIT??? OR LAG OR TIMELAG) OR INSTANT? OR DYNAMIC OR LIVE OR ON(2W) (REQUEST OR DEMAND OR FLY) OR AUTOMAT? OR IMMEDIAT? OR INTERACTIV? OR

SIMULTANEOUS? OR CONCURRENT? OR SPONTANEOUS?? OR ZERO()TIME OR INTERNET OR WEB OR ONLINE OR WEBSITE? ? OR WEBPAGE? ?)

S8 264 S2 AND S3
 S9 37 S8 AND S4
 S10 23 S9 AND S5-S6
 S11 6 S10 AND S7
 S12 2 S11 FROM 347,350
 S13 5 S10 FROM 347,350
 S14 3 S13 NOT S12
 S15 23 S2 AND BALANCE (5N) TRANSFER?
 S16 3 S15 FROM 347,350
 S17 3 S16 NOT (S12 OR S14)
 S18 28 S11 OR S15
 S19 5 S18 FROM 347,350
 S20 23 S18 NOT S19
 S21 23 RD (unique items)
 S22 14 S21 AND S4-S7

12/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0008278655 *Drawing available*

WPI Acc no: 1997-387693/199736

Related WPI Acc No: 1993-160796; 1995-393210; 1996-485938; 1997-353009; 1997-366125; 1997-366126; 1997-366127; 1997-366128; 1997-515508; 2003-480686; 2006-490548

XRPX Acc No: N1997-322677

System for transferring electronic notes between electronic modules - has processor based electronic modules creating cryptographically secure channel and transfer and receive electronic notes via channel, each module has memory storing notes with body group of data fields with monetary value data

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Patent Family (1 patents, 17 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 788066	A2	19970806	EP 1992119461	A	19921113	199736	B
			EP 1997105388	A	19921113		

Priority Applications (no., kind, date): US 1991794112 A 19911115

Alerting Abstract EP A2

The system has processor based electronic modules (4-6) which create a cryptographically secure channel and transfer and receive electronic notes via the secure channel. Each module has a memory for storing the notes. Each note includes a body group of data fields with data indicative of an initial monetary value of the electronic note.

A transfer group of data fields includes a list of transfer records, each record is generated by a transfer electronic module and has a transferred monetary value and a transferee module identifier. A signature and certificate group of data fields includes a list of transfer devices containing each transfer electronic module's digital signature and certificate.

USE - For implementing electronic money transfers between on-line systems of cooperating banks as alternative medium of economic exchange for cash, cheques, **credit** and debit **cards** and electronic **funds transfer** (EFT).

ADVANTAGE - Allows common payer to payee transactions without intermediation of banking system, and gives control of payment process to individual.

Title Terms /Index Terms/Additional Words: SYSTEM; TRANSFER; ELECTRONIC; NOTE; MODULE; PROCESSOR; BASED; SECURE; CHANNEL; RECEIVE; MEMORY; STORAGE; BODY; GROUP; DATA; FIELD; MONEY; VALUE

12/5/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0008258272 *Drawing available*
WPI Acc no: 1997-366127/199734
Related WPI Acc No: 1993-160796; 1995-393210; 1996-485938; 1997-353009; 1997-366125; 1997-366126; 1997-366128; 1997-387693; 1997-515508; 2006-490548
XRPX Acc No: N1997-304276

Transaction module implementing electronic money payments as against cheques - has control processor, communication mechanism communicates with other transaction modules or network, cryptographic mechanism provides secure sessions, and memory storing electronic money representations and security parameters

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSE S S

Patent Family (1 patents, 17 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 785517	A2	19970723	EP 1992119461	A	19921113	199734	B
			EP 1997105387	A	19921113		

Priority Applications (no., kind, date): US 1991794112 A 19911115

Alerting Abstract EP A2

The transaction module (4) includes a power supply, a processor for controlling the module, and a communication mechanism for communicating with other transaction modules or a network. A cryptography mechanism provides secure sessions, and a memory stores electronic representations of money and security parameters.

After the transaction module has lost and regained power, it will not be able to transfer the electronic representations of money until the transaction module connects with the network having a security server in order to have its security parameters updated.

USE - Electronic monetary system for implementing electronic money payments as alternative medium of economic exchange to cash, cheques, **credit** and debit **cards**, and electronic **funds transfer**.

ADVANTAGE - Allows common payer to payee transactions without intervention of banking system and gives control of payment process to individual, and can be used by large organisations for commercial payments of any size, and does not have limitations of current EFT systems.

Title Terms /Index Terms/Additional Words: TRANSACTION; MODULE; IMPLEMENT; ELECTRONIC; MONEY; CHEQUE; CONTROL; PROCESSOR; COMMUNICATE; MECHANISM; NETWORK; CRYPTOGRAPHIC; SECURE; SESSION; MEMORY; STORAGE; REPRESENT; PARAMETER; ELECTRONIC; FUNDS; TRANSFER

14/5/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0009148369 *Drawing available*
WPI Acc no: 1999-069919/199906
XRPX Acc No: N1999-051214

Funds transfer authorization system using credit card - includes microcontroller that modifies textual data string by inserting specific graphical data, based on specific search result

Patent Assignee: COLE S D (COLE-I)

Inventor: COLE S D

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5850217	A	19981215	US 1995389246	A	19950216	199906	B
			US 1997780876	A	19970109		

Priority Applications (no., kind, date): US 1995389246 A 19950216; US 1997780876 A 19970109

Alerting Abstract US A

The system includes an authorization terminal (200) that is operated to obtain authorization for the **funds transfer** transaction. The textual data string is generated by the terminal. An interface circuit having a microcontroller is coupled to the terminal. The textual data string is searched by the microcontroller for specific search data string.

The textual data string is modified by inserting the specific graphical data into the textual data string, based on search result. A printer (12) receives the modified data string from the interface circuit. The single print head is controlled by the modified data string to print both textual and graphical symbols onto **funds transfer** receipt.

USE - For use with telephone line. For use in retail and establishment.

ADVANTAGE - Facilitates reception of **credit card** transaction approval from respective authority by terminal.

Title Terms /Index Terms/Additional Words: FUND; TRANSFER; SYSTEM; CREDIT; CARD; MODIFIED; TEXT; DATA; STRING; INSERT; SPECIFIC; GRAPHICAL; BASED; SEARCH; RESULT

14/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0004843672 *Drawing available*

WPI Acc no: 1989-220246/198930

IC card system compatible with bank account system - has terminator including selector for determining whether card is to be used as debit card or credit card

Patent Assignee: CASIO COMPUTER CO LTD (CASK)

Inventor: NAKANO H

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 4839504	A	19890613	US 198775064	A	19870717	198930	B

Priority Applications (no., kind, date): JP 1986177442 A 19860728

Alerting Abstract US A

In an IC card system, a first file corresponding to a normal **bank account** and a **second** file corresponding to an IC card account are provided for each IC cardholder. A card terminal for receiving an IC card communicates in an on-line manner with a host computer installed in a bank. A deposit **amount** is **transferred** between the first and second files for a transaction using the IC card.

The IC card stores an account list for the transfer of a remittance to an account of a third party, so that a cash transfer from the first or **second** file to the **account** of the third party can be performed. The IC card functions both as a debit card and a **credit card**. When either of these functions is selected, an off-line transaction involving use of the IC card can be performed.

ADVANTAGE - Enables error-free payment to be made into specified bank account.

Title Terms /Index Terms/Additional Words: IC; CARD; SYSTEM; COMPATIBLE; BANK; ACCOUNT; TERMINATE; SELECT; DETERMINE; DEBIT; CREDIT

14/5/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0002815448

WPI Acc no: 1983-B7244K/198305

Funds transfer data acquisition and processing method e.g. for shops - involves interrogation of local auxiliary data memory for regular updating at central file

Patent Assignee: WIDMER M J F M (WIDM-I)

Inventor: WIDMER M J F

Patent Family (5 patents, 18 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1983000245	A	19830120	WO 1982FR108	A	19820625	198305	B
FR 2508678	A	19821231				198307	E
AU 198286832	A	19830202				198314	E
EP 82175	A	19830629	EP 1982901973	A	19820625	198327	E
ES 198501141	A	19850201	ES 1983519410	A	19830131	198513	NCE

Priority Applications (no., kind, date): FR 197927673 A 19791109; FR 198112669 A 19810626; ES 1983519410 A 19830131

Alerting Abstract WO A

Data are acquired, processed and checked by a device incorporating one slot for cheques and **another** slot for magnetic **credit cards** and storage cards. The device first verifies, from a mass memory in a reserved space, that no opposition to the proposed transaction has been entered. The sender enters his personal identification number of a keyboard for checking against the number held in a remote central data bank, which is connected via a modem and communication network. The transaction, if sanctioned, is entered in a removable memory with a facility for periodic withdrawal from its space and addressing to the central data bank, for updating of a central management computer and rpresentation of accounts.

Title Terms /Index Terms/Additional Words: FUND; TRANSFER; DATA; ACQUIRE; PROCESS; METHOD; SHOP; INTERROGATION; LOCAL; AUXILIARY; MEMORY; REGULAR; UPDATE; CENTRAL; FILE

17/5/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0008115956 *Drawing available*

WPI Acc no: 1997-215022/199720

Related WPI Acc No: 1991-075397; 1998-195666

XRPX Acc No: N1997-177277

Electronic cash-less medium for commercial transactions - stores information amount, and processing device for determining transaction amount and stores result in memory, information corresponds to cash amount held by medium owner, user inputs code to activate medium

Patent Assignee: FUJITSU LTD (FUJT)

Inventor: HAYASHIDA S

Patent Family (2 patents, 3 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 768628	A2	19970416	EP 1990309751	A	19900906	199720	B
			EP 1996203461	A	19900906		
EP 768628	A3	19970521	EP 1990309751	A	19900906	199731	E
			EP 1996203461	A	19900906		

Priority Applications (no., kind, date): JP 1989230893 A 19890906

Alerting Abstract EP A2

The cashless medium (1) includes a memory (11) for storing information concerning an amount. An operation mechanism (12) takes over an externally supplied transaction amount from the amount information and stores the result in the memory. The amount information corresponds to a cash amount, in other words an amount of money, which is held by the owner of the cashless medium. The memory stores a personal identification code, a key input mechanism operated by the owner of the medium.

The medium can be put in an active state when the code matches a code inputted to the medium via the key input. A purchase amount is subtracted from the amount information when a transaction is made with a seller, with the result stored in memory. The amount information is decreased or increased depending on the type of transaction.

USE/ADVANTAGE - E.g. for use as either debit or **credit card**. Enables use at point of sale terminal for **transferring** payment from card **balance**, or for use at bank machine. Overcomes disadvantages of **credit cards**, bank ATM cards and prepaid cards, and presents almighty shopping facility for everyone.

Title Terms /Index Terms/Additional Words: ELECTRONIC; CASH; LESS; MEDIUM; COMMERCIAL; TRANSACTION; STORAGE; INFORMATION; AMOUNT; PROCESS; DEVICE; DETERMINE; RESULT; MEMORY; CORRESPOND; HELD; OWNER; USER; INPUT; CODE; ACTIVATE

17/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0006920654 *Drawing available*

WPI Acc no: 1994-317240/199439

XRPX Acc No: N1994-249056

Electronic terminal for electronic funds transfer and account balance - has pocket calculator format with infrared link to other terminals to exchange data on money transactions and maintain track of users finance

Patent Assignee: CONVENTO M (CONV-I); SANTIGLIA G (SANT-I)

Inventor: CONVENTO M; SANTIGLIA G

Patent Family (3 patents, 21 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1994022116	A2	19940929	WO 1994IT30	A	19940319	199439	B
AU 199465124	A	19941011	AU 199465124	A	19940319	199504	E
WO 1994022116	A3	19941110	WO 1994IT30	A	19940319	199610	E

Priority Applications (no., kind, date): IT 1993PD63 A 19930319

Alerting Abstract WO A2

The electronic terminal for the transfer and receipt of money includes a pocket calculator format unit. The unit has a keyboard (T), a display (V) and an infrared link capability (S). By linking with a fixed unit at a bank, the users monthly statement or bank **balance** is **transferred** to the unit.

In order to make a payment, the unit is linked to another unit. Security codes are entered and transaction details provided. The unit tracks the changes in the users finances. The unit can be provided with an audio output to assist those whose sight is weak. Double security codes prevent use of stolen units.

ADVANTAGE - Eliminates need for physical cash flow and maintains record of users financial state.

Title Terms /Index Terms/Additional Words: ELECTRONIC; TERMINAL; FUND; TRANSFER; ACCOUNT; BALANCE; POCKET; CALCULATE; FORMAT; INFRARED; LINK; EXCHANGE; DATA ; MONEY; TRANSACTION; MAINTAIN; TRACK; USER; FINANCIAL

17/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0002262660

WPI Acc no: 1981-H4922D/198132

Funds transfer system for cash-less transactions - has identical modules carried by vendors and customers and each with account balance memory and connectors to data transfer

Patent Assignee: BENTON W M (BENT-I)

Inventor: BENTON W M

Patent Family (4 patents, 6 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1981002070	A	19810723	WO 1981US15	A	19810102	198132	B
US 4305059	A	19811208	US 1980109332	A	19800103	198152	E
EP 42875	A	19820106	EP 1981900535	A	19810102	198202	E
JP 56501816	W	19811210				198204	E

Priority Applications (no., kind, date): US 1980109332 A 19800103

Alerting Abstract WO A

The transfer system includes an identical funds transfer module (10) issued by a bank and carried by each member who may be a customer or vendor. The modules, which are adapted to exchange funds data bidirectionally each comprises a memory for storing an account balance, a keyboard (24) for manually entering the amount of transaction and an external connector (14) for interconnecting modules for data **transfer**. The account **balance** stored in each module as well as the transaction amount is displayed prior to completion of each transaction.

Upon approval of the transaction, the stored account balance of the customer module, is debited and funds data are **transferred to credit the account balance** stored in the vendor module. Since the modules are identical, the vendor module may subsequently be used in a customer mode. Ultimately the stored account balance may be deposited with the bank. An internal timer may be provided to periodically debit the stored account as a service charge for membership in the system.

Title Terms /Index Terms/Additional Words: FUND; TRANSFER; SYSTEM; CASH; LESS; TRANSACTION; IDENTICAL; MODULE; CARRY; VENDING; CUSTOMER; ACCOUNT; BALANCE; MEMORY; CONNECT; DATA

22/5/1 (Item 1 from file: 474)

DIALOG(R)File 474: New York Times Abs

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06767422 **NYT Sequence Number:** 060976941019

ATTENTION INTERNET SHOPPERS: E-CASH IS HERE

New York Times , Col. 4 , Pg. 4 , Sec. D

Wednesday October 19 1994

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Abstract:

Digicash Inc, which has offices in Menlo Park, Calif, and Amsterdam, to begin first trials of an international electronic cash system in effort to establish its system as standard for commercial transactions on **Internet**, global computer network; several hundred volunteers will use one million 'cyber bucks' in test; development of electronic cash system, which would eventually allow buyers and sellers to conduct commercial transactions entirely with part of cyberspace known as World Wide **Web**, is considered critical to continued growth of **Internet**; using **credit cards** or **other** means of conventional currency **transfer**, consumer would **transfer** given **amount** of E-cash to his computer and then shop on the **Internet**; Digicash profile (M)

Company Names: DIGICASH INC

Descriptors: ELECTRONIC INFORMATION SYSTEMS; CURRENCY; **CREDIT CARDS AND ACCOUNTS**; COMPANY AND ORGANIZATION PROFILES; **INTERNET (COMPUTER NETWORK)**; STANDARDS AND STANDARDIZATION

Personal Names: LEWIS, PETER H

22/5/2 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06275769

CARD ISSUERS TURN TO STEALING CUSTOMERS

Wall Street Journal , Col. 3 , Pg. 1 , Sec. B

Tuesday August 18 1992

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Credit-card issuers are now stealing customers from one another, turning an already competitive industry into a fight for survival; American Telephone & Telegraph Co started war with its '**balance- transfer**' promotion, which offered existing and prospective card holders lower interest rates or **other** incentives to transfer **balances** outstanding on **other credit cards**; graph (M)

Special Features: Graph

Company Names: AMERICAN TELEPHONE & TELEGRAPH CO INC (AT&T)

Descriptors: **CREDIT CARDS AND ACCOUNTS**

22/5/3 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09029415

IDEAL LOAN EXPEDITION

UK: HOME IMPROVEMENT LOANS

The Mirror (ANY) 05 Dec 1998 Homelife p.10

Language: ENGLISH

It is said that people looking for a home improvement loan are currently spoilt for choice in terms of the variety of loans available on the market today. The Alliance & Leicester <UK based bank> advises that consumers are most likely to get the best deal through their existing bank or building society because there will already be a relationship between the two parties. It is also worth considering taking an advance on your mortgage, as it is quite normal to be able to borrow up to 95% of the value of your property from your existing mortgage lender. It is possible that mortgage payments could actually be less even with the loan value added if the consumer decides to switch mortgages and add the value of the loan to the new mortgage. A secured loan is another option, which involves taking a second charge on your home, secured loans are said to be good value and some have rates as low as 11%. The Nationwide offers a secured loan at 10.5% to its existing customers. An unsecured

loan is not connected to your home and the best rates for these are between 12% and 13%. There is a wide variety of companies offering unsecured loans such as Egg, Marks & Spencer, Tesco, Direct Line and Lombard Direct. The final option is the use of **credit cards**. There are several cards offering exceptionally low rates of interest for a limited period. Thus **credit cards** are possibly one of the cheapest ways to borrow money as when this limited low rate offer expires it is possible to **transfer** your **balance** to **another card** offering low rates.

Company: NATIONWIDE; ALLIANCE & LEICESTER; LOMBARD DIRECT; DIRECT LINE; TESCO; MARKS & SPENCER; EGG

Product: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Retail Banking Services (6006); Private Debt (E5650);

Event: Commodity & Service Prices (72);

Country: United Kingdom (4UK);

22/5/4 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09022018

Amex ties up with HDFC Bank for ATM access

INDIA: AMEX, HDFC BANK FORM ALLIANCE

Times of India (TSI) 14 Nov 1998 p.20

Language: ENGLISH

HDFC Bank of India and American Express (Amex) have formed an alliance in which the card members of Amex would be able to make cash withdrawals from any ATM (**automated** teller machine) of HDFC Bank in India. The alliance, forged on 13 November 1998, will also allow card members to **transfer** their **outstanding balance** to American Express **credit card** from **other credit cards**.

Company: HDFC BANK; AMEX; AMERICAN EXPRESS

Product: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Retail Banking Services (6006); Clearing Banks (6010CB);

Event: Marketing Procedures (24); Companies Activities (10);

Country: India (9IND);

22/5/5 (Item 3 from file: 583)

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06700475

Bald BankgeschUfte per Handy m6glich

GERMANY/CZECHIA: MOBILE PHONE BANKING

S.ddeutsche Zeitung (SDZ) 09 Oct 1998 p.24

Language: GERMAN

German Giesecke & Devrient developed a SIM card to handle banking transactions via mobile phone. The security solution developed by G & D can be used for all mobile phones of the GSM standard. The solution was developed for Czechia, where the mobile phone company Radiocom and the bank Expandia Banka want to offer mobile banking to the customers. Via mobile phone, money can be **transferred** and the **balance** of the account can be checked. Furthermore, **online** services can be used.

Company: EXPANDIA BANKA; RADIOCOM; GIESECKE & DEVRIENT

Product: Debit Card Svcs (6020DC); Nonbank **Credit Card** Firms (6141); Smart Cards (3078SC); Banking Institutions (6010); Cellular Radio Services (4811CR);

Event: Product Design & Development (33);

Country: Germany (4GER); Czech & Slovak Fed Republ (6CSF);

22/5/6 (Item 4 from file: 583)

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06656558

Amex blues a hit

SINGAPORE: AMEX'S BLUE **CREDIT CARD** WELL RECEIVED

The Straits Times (XBB) 15 Jul 1998 P.54

Language: ENGLISH

American Express' (Amex) blue **credit card**, which was launched in Singapore a month ago, has received more than 40,000 applications so far. About 2,000 are received every day on average and the approval rate is about 50%. The new **credit card** offers an introductory interest rate of 15.9% on rollover balances, as well as 11.9% on **balances** transferred from **other cards**. After the promotion ends in December 1998, interest rates will be 21.9% for cardmembers who paid up on time and 23.9% for those with a poorer **credit** history. **Other credit cards** charge about 24%. According to Amex, the typical applicant for the blue **credit card** is an existing cardholder seeking primarily low interest rate and/or **transfer of balance**. The average **balance transfer** is S\$ 4,000. *

Company: AMEX; AMERICAN EXPRESS

Product: **Credit Card** Services (6020CC); Nonbank **Credit Card** Firms (6141);

Event: Sales & Consumption (65);

Country: Singapore (9SIN);

22/5/7 (Item 5 from file: 583)

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06642484

Going blue: Amex introduces new credit card

SINGAPORE: NEW **CREDIT CARD** FROM AMEX

The Straits Times (XBB) 11 Jun 1998 P.59

Language: ENGLISH

American Express International (Amex) has launched its new American Express **Credit Card** in Singapore with a promotion-offer interest of 15.9%, compared to the current market rate of about 24%. After the promotion, interest rate for "financially responsible" card members will be 21.9% while those who do not maintain a good credit history will be charged 23.9%. The new card is blue, as opposed to Amex's famous green charge card. It also allows card members to **transfer the balance** from **another credit card** to Amex and for this service, a charge of 11.9% will be imposed for the first six months and 21.9% thereafter. The annual fee for new **credit card** is S\$ 60 but it will be waived for the first year and charge cardholders will get the card free. Amex hopes the new card would help capture a bigger share of the 1.8 mn cardholder market in Singapore. Cards in force issued by Amex presently account for 11% of the Singapore market but its billings account for 25% and is one of the largest. Singapore is the fifth country in the Asia-Pacific to get the new **credit card**, after Hongkong, Taiwan, Australia and Indonesia.

Company: AMEX; AMERICAN EXPRESS

Product: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

Event: Plant/Facilities/Equipment (44);

Country: Singapore (9SIN); United States (1USA);

22/5/8 (Item 6 from file: 583)

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06600342

HSBC INOVA PARA AMPLIAR PARTICIPACAO

BRAZIL: HSBC LAUNCHES NEW CARDS

Gazeta Mercantil (GMI) 13 Mar 1998 p. rel-4

Language: PORTUGUESE

The bank HSBC Bamerindus of Brazil has 3% of the **credit card** market share and is considered one of the most competitive. However, HSBC keeps launching new products to double market share: - the secured card, used in the US is also available in Brazil for R\$ 800-1,000 minimum income clients; - the **transfer balance**, a system that **transfers** debts from any **other card** to the **bank** 's card. *

Company: HSBC BAMERINDUS

Product: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

Event: Product Design & Development (33);

Country: Brazil (3BRA);

22/5/9 (Item 7 from file: 583)

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06054269

Battle heats up over credit cards

HONGKONG: ON HK CREDIT CARD MARKET

South China Morning Post (XKT) 29 Sep 1994 BPp.15

Language: ENGLISH

Credit card operators in Hong Kong are selling various gimmicks in a bid to reap the market share. To attract more young cardholders, Hang Seng Bank is launching "The beat goes on showcase" program to offer concert tickets of Vivian Chow. Standard Chartered Bank embarks on the "Price Protection" with promise that the bank will pay cardholders the gap between the identical item at a lower price and the purchase price. Dah Sing Bank, the newcomer, unveils "Cash Reward Points", "Cash Reward" and "**Balance Transfer** Program" for cardholders. For Manhattan cardholders who use electronic payment and have a debit balance will be awarded an annual fee waiver. Hongkong Bank, the biggest player in the market, is offering a HKD 3 mn flat in a lucky draw to lure new cardholders. Indeed Hongkong Bank's market share has been diminished slowly recently. Aggressive marketing of **other banks** such as Citibank have put pressure on it. Moreover, the threat of the Bank of China group cannot be ignored as 1997 is approaching.

Company: BANK OF CHINA; CITIBANK; HONGKONG BANK; MANHATTAN; DAH SING BANK; STANDARD CHARTERED BANK; HANG SENG BANK

Product: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Banking Institutions (6010);

Event: Market & Industry News (60); Planning & Information (22); Marketing Procedures (24);

Country: United Kingdom (4UK); Hong Kong (9HON); United States (1USA);

22/5/10 (Item 8 from file: 583)
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06053623

Dah Sing Bank takes on credit card competitors

HONGKONG: DAH SING BANK ENTERS **CREDIT CARD** MKT

The HongKong Standard (XKR) 28 Sep 1994 FR p.6

Language: ENGLISH

To boost its expanding retail banking operations, Dah Sing Bank has entered **credit card** market with Visa and Mastercard. It will issue regular and gold cards. To attract clients, Dah Sing has launched two programs, "Cash Rewards Points Program" and "**Balance Transfer** Program". Under the former program, cardholders get bonus points each time they make a transaction using the Dah Sing **credit card**. Cardholders will earn one point worth HKD 1 in rebates for every HKD 200 purchase or cash advance made on a Dah Sing **credit card**. Even interest payments will reward cardholders HKD 1 rebate for every HKD 4 interest paid. The latter one, the first of its kind in the territory, allows cardholders to **transfer** outstanding **balance of credit card accounts** from **other account** to the Dah Sing **credit card account**. Cardholders can get HKD 1 rebate for every HKD 4 interest incurred. Annual membership fees are HKD 480 and HKD 240 for gold card and regular **credit card** respectively.

Company: MASTERCARD; VISA; DAH SING BANK

Product: Credit Card Services (6020CC); Nonbank **Credit Card** Firms (6141); Banking Institutions (6010);

Event: Plant/Facilities/Equipment (44); Planning & Information (22);

Country: Hong Kong (9HON);

22/5/11 (Item 9 from file: 583)
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00410344

NATIONAL BANKCARD SHOPPING SYSTEM

AUSTRALIA - NATIONAL BANKCARD SHOPPING SYSTEM

Australian Financial Review (AFR) 18 July 1986 p3

Australia's major trading banks have achieved agreement on a first national **credit card** for a unified EFTPOS electronic **funds transfer** system at retail outlets. The bankcard will be altered to become a **credit/debit card**, and for use as a full electronic card. It will be given a new look to resemble **other** international **cards**. **Banks** will begin work **immediately** on linking their EFTPOS systems, so that any card issued by a participating bank can be used at any EFTPOS terminal. The operation is likely to be complete by early 1988. Under proposed arrangements banks will remain the hub of electronic **funds transfer** in Australia, and can force non-bank groups to make agency arrangements.

Product: Security Printing (2750SP); Electronic Point of Sale Systems (3573EP); Consumer Credit (E5653);

Event: MARKET & INDUSTRY NEWS (60);

Country: Australia (9AUS); OECD Pacific (915);

22/5/12 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
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06721122

Title: Arkansas Bank's site extends market reach

Author(s): Orenstein, A.F.

Journal: Bank Systems + Technology , vol.34 , no.10 , pp.36

Publisher: Miller Freeman

Country of Publication: USA

Publication Date: Oct. 1997

ISSN: 1045-9472

ISSN Type: print

SICI: 1045-9472(199710)34:10L:36:ABSE;1-M

CODEN: BSYTEE

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Arkansas National's **Web** site allows customers to check account balances, pay bills, transfer funds between accounts, make payments against bank loans, view their statement history and apply for a MasterCard. Early next year, the bank expects to boost the service to allow customers to view their **credit card** bill and check images on-line. The latter would be downloaded from the bank's document imaging system. (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: banking; **Internet**; marketing; MasterCard

Identifiers: Arkansas National Bank **Web** site; customers; account **balance** checking; bill payment; account funds transfer; bank loan payments; statement history; MasterCard application; document imaging system

Classification Codes: D2050E (IT in banking); D2080 (Information services and database systems in IT); D5020 (Computer networks and intercomputer communications in office automation); D2140 (Marketing, retailing and distribution applications of IT); E0410F (Business applications of IT); E0430 (Information resources and networks)

INSPEC Update Issue: 1997-041

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22/5/13 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

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03339022

Title: Paperless payments trial that could go wrong for the banks

Author(s): Kingaby, T.

Journal: Computer Weekly , no.927 , pp.29

Country of Publication: UK

Publication Date: 6 Sept. 1984

ISSN: 0010-4787

ISSN Type: print

CODEN: COMWAA

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G)

Abstract: In order to avoid drowning in a sea of paper, the banking community is looking to the creation of electronic **funds transfer** systems (EFT) to supplement the costly manual processing of cheques, **credit card** receipts, cash and **other** traditional payment methods. The key to this strategy is EFTPOS-electronic **funds transfer** at point-of-sale-a fully **online** national and eventually international in-store payments system which **instantly** credits the shop's account and debits the customers: the dawn of the cashless society. In Britain, EFTPOS is developing in the form of a pilot programme instigated by the Committee of London Clearing Banks. The contract to install and administer this experimental system has been won by British Telecom and IBM. Such systems, however, depend on customer patronage to succeed. The ultimate success of

EFTPOS depends on whether it is accepted by the consumer. (0 refs.)

Subfile(s): C (Computing & Control Engineering); D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: EFTS; financial data processing; point of sale systems

Identifiers: CLCB; banking; electronic **funds transfer** systems; EFT; EFTPOS; point-of-sale; payments system; cashless society; Committee of London Clearing Banks; British Telecom; IBM

Classification Codes: C7120 (Financial computing); D2050 (Financial applications of IT); E0410F (Business applications of IT)

International Patent Classification:

G06Q-0020/00 (Payment schemes, architectures or protocols)

G06Q-0030/00 (Commerce, e.g. marketing, shopping, billing, auctions or e-commerce)

G06Q-0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions)

INSPEC Update Issue: 1984-012

Copyright: 1984, IEE

22/5/14 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

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03248150

Title: Nationet gets a jump on POS, helps small institutions compete

Author(s): Goldberg, J.B.

Journal: Bank Systems & Equipment , vol.21 , no.3 , pp.101-3

Country of Publication: USA

Publication Date: March 1984

ISSN: 0146-0900

ISSN Type: print

CODEN: BSEQD6

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G); Practical (P)

Abstract: Nationet provides an EFT delivery system that supports the conventional ATM product capability (withdrawal, **transfer** of funds between accounts, **balance** inquiry and **credit card** cash advance); it also supports POS. Because Nationet provides switching services between regional networks, **all** financial **institutions**, regardless of size, have the opportunity to participate in national interchange. Nationet participants include 13 shared regional networks, all of which are controlled and owned by insured depository institutions. Approximately 3400 institutions, 5000 **automated** teller machines, and more than 600 point-of-sale terminals are involved. Future developments include the possibility of third-party processors becoming members without being owners, and allowing access to some of the other nets-such as Visa, MasterCard, CIRRUS, and Plus-for ATM and POS. (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: communication networks; EFTS; point of sale systems

Identifiers: Nationet; EFT delivery system; **credit card** cash advance; POS; switching services; regional networks; financial institutions; insured depository institutions; **automated** teller machines; point-of-sale terminals

Classification Codes: D5020 (Computer networks and intercomputer communications in office automation); D2050E (IT in banking); E0410F (Business applications of IT)

International Patent Classification:

G06Q-0020/00 (Payment schemes, architectures or protocols)

INSPEC Update Issue: 1984-006

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